

The Influence of Muamalah Fiqh, Compensation, and Religiosity on Fraudulent Behavior with Islamic Work Ethics as a Moderating Variable

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ABSTRACT

Purpose: This study aims to obtain empirical evidence on the influence of fiqh muamalah, compensation and religiosity on fraudulent behaviour with Islamic work ethics as a moderation variable.

Design/methodology: This study uses a quantitative type of research. This research was carried out using questionnaires distributed to lecturers and practitioners who are members of the Association of Islamic Economists (IAEI), the Sharia Economic Community (MES), the Forum of Lecturers in Islamic Economics and Business (FORDEBI) and the Indonesian Economics Scholars Association (ISEI), namely 350 questionnaires distributed via email and social media. Each questionnaire distributed has 114 statements to be answered by employees. From the distribution of the questionnaire carried out, 207 respondents were obtained who gave answers from 22 regions. To get the results of this study, the researcher used PLS SEM Version 3.0.

Findings: The results of this study found that fiqh muamalah has a significant negative effect on fraudulent behaviour, compensation has a significant negative effect on fraudulent behaviour, religiosity has a significant negative effect on fraudulent behaviour, Islamic work ethics can moderate the relationship between fiqh muamalah and fraudulent behaviour, Islamic work ethics cannot moderate the relationship between compensation against fraudulent behaviour and Islamic work ethics cannot moderate the relationship between religiosity and fraudulent behavior.

Practical implications: This research also encourages Islamic financial institutions to develop policies that foster a work environment rooted in Sharia principles, ultimately improving transparency, accountability, and trust in Islamic business practices.

Originality/Value: This study focuses on fraudulent behaviour, where this research is a new research in discussing the relationship between fiqh muamalah and religiosity which is based on the nature of the Prophet.

Keywords: Muamalah Fiqh, Compensation, Religiosity, Fraudulent Behavior, Islamic Work Ethics

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A. INTRODUCTION

Cases of fraud have attracted a lot of media attention and are always a hot issue. Fraud is a form of deception that is deliberately carried out which became very famous with the financial crisis in 2002, which was a major tragedy in world financial history involving the collapse of large companies such as Enron, Arthur Andersen and WorldCom. Enron before its bankruptcy in 2001 was described as an innovative global energy giant. However, in reality, Enron was involved in fraudulent manipulation of financial statements. Arthur Andersen who was Enron's main auditor was also involved in this scandal with accusations of destruction of evidence and non-compliance with audit standards. Meanwhile, WorldCom, which is the second largest telecommunications company in the United States, was trapped in a wrong

accounting scheme, where large costs were hidden as long-term investments (Brooks & Dunn, 2020).

The consequences of these scandals ultimately led to a crisis that shook public confidence in the honesty and transparency of companies and caused the stock market to fall, resulting in the enactment of the Sarbanes Oxley Act of 2002 (Brooks & Dunn, 2020). The financial crisis caused by Enron, Arthur Andersen and WorldCom then became the main focus and was widely discussed in various forums because of its broad impact and shook the world of finance and business. This incident shows that fraudulent behavior is not a small problem that can be ignored, but is a virus that can multiply quickly and harm many parties (Patminingsih et al., 2023).

Someone tends to commit fraudulent behavior if it is motivated by various things that can facilitate their goals and provide benefits for them (Miftahul Jannah et al., 2021). In the audit concept, there are 3 factors that encourage someone to commit fraud, commonly known as the fraud triangle, namely pressure, opportunity and rationalization (Zainal et al., 2013). Fraud occurs because there is an opportunity to commit fraud, there is pressure from internal and external, and there is an attitude of rationalization with various reasons made by the perpetrator of the fraud (Suharti, 2019).

Fraudulent behavior or fraudulent behavior is a deviant act carried out by someone intentionally to gain profit and can harm other people or certain parties (Suandewi, 2021). There are several factors to minimize the occurrence of fraudulent behavior. Understanding sharia concepts is very important. The concept of muamalah emerged because in Islam human individuals are considered as part of society and are also part of social beings (Heykal et al., 2023). There is a need for interaction between humans so that rules are needed that can regulate this interaction process. In muamalah fiqh various provisions are explained that regulate human behavior towards other humans (Wijaya, 2015). By understanding muamalah fiqh, an individual will know what things are permissible (permissible or permissible) to do and what are not permissible (gharar and haram). Understanding muamalah fiqh allows individuals to have ethical attitudes which become the main basis for acting.

Another factor that can reduce fraud is compensation. Fraudulent behavior is motivated by individual actions in maximizing personal gain. This motivation is due to individual dissatisfaction with the rewards they receive from the work they do (NWA Putri & Suartana, 2022). So in their research Putri & Suartana (2022), stated that compensation is something that influences employee behavior. A person tends to behave unethically to maximize his profits. So, employees will commit fraud because they are dissatisfied with the compensation they receive. This was also stated by Zainal et al. (2013) in their research that compensation has a negative effect on fraud. Individuals are expected to have received satisfaction from the compensation provided so that they do not engage in fraudulent behavior to maximize personal profits. Meanwhile, research by Siregar & Hamdani (2018) states that compensation has no effect on fraud. This means that the compensation given, whether high or low, does not influence someone to commit fraud.

Another factor that can minimize the occurrence of fraudulent behavior is religiosity. In social life, religiosity has a big impact in influencing human behavior. As in research conducted by Vacumi & Halmawati (2022) who found that religiosity influences fraudulent behavior because people consider religiosity to be a norm that is believed to control society to

minimize doing things that religion does not allow. This was also clearly conveyed in research conducted by Rahmawadin & Umaimah (2022) that attitudes and behavior are a function of beliefs in behavior. In Islam, to prevent harmful actions, a Muslim needs to strengthen Islamic values in all aspects of his life, both in worship and in social interactions.

Apart from the factors above, there are factors that can strengthen a person not to commit fraudulent behavior, namely Islamic work ethics. In research conducted by Khotijah & Helmy (2021) it was found that good ethics at work reflects an attitude of responsibility, honesty and not taking opportunities to commit fraud. Basically, Islamic ethics is based on the principle of right or wrong to show what can and cannot be done (Khotijah & Helmy, 2021). The aim of this research is to determine and analyze the influence of muamalah fiqh, compensation and religiosity on fraudulent behavior with Islamic work ethics as a moderating variable. It is hoped that this research can provide information about fraudulent behavior and provide benefits and can be used as a reference for future researchers and useful in decision making. Cheating is a very detrimental action for many parties. Therefore, researchers are interested in examining the influence of understanding muamalah fiqh, compensation, religiosity, Islamic work ethics on fraudulent behavior, because there are inconsistencies in the results of previous research and there is still little research on muamalah fiqh in fraudulent behavior.

B. LITERATURE REVIEW

1. Attribution Theory

Attribution Theory is the main theory in this research. Attribution theory was developed by Fritz Heider in 1958, which is a theory that explains a person's behavior. According to Putri et al., (2021), attribution theory refers to how a person explains the causes of the behavior of other people or themselves which will be determined whether from internal, for example traits, character, attitudes, etc. or external, for example, the pressure of certain situations or circumstances that will have an influence on individual behavior. Attribution theory is a concept that explains how a person understands reactions to events around them by understanding the reasons behind these events (Dewi & Nurfadila, 2018). In everyday life, individuals form understandings about other people and situations around them that influence their behavior. This understanding can be divided into two categories: dispositional attribution and situational attribution (Dwinanda et al., 2021). Dispositional attribution refers to an individual's internal factors such as personality, self-perception, ability, and motivation, while situational attribution refers to external factors such as social conditions, social values, and societal views. In other words, the actions or ideas carried out by a person are influenced by internal and external factors that influence that individual. Attribution theory provides an understanding that humans are always motivated to determine the occurrence of a cause or action and behavior of those around them. Someone who has a good understanding of muamalah fiqh and religiosity tends to make internal attributions for the fraudulent behavior they commit, namely by blaming themselves because they feel they have failed to carry out religious teachings or consider it as a test. Attribution Theory helps explain how individuals and society perceive cheating behavior. A person who cheats often justifies his or her actions by blaming the situation, while others who judge the behavior are more likely to see it as a

reflection of an individual's character. Understanding this theory can help us in designing more effective fraud prevention strategies by considering both individual and environmental factors.

2. Expectancy Theory

Expectancy Theory was put forward by one of the leading psychologists, namely Victor Vroom, in 1964. Victor Vroom stated that everyone will be motivated to do things that they consider valuable and think that what they do will help achieve these goals (Robbins & Judge, 2016). In detail, this theory explains that a person's motivation to do something is determined by the value given to the results of their efforts, whether they are positive or negative. Furthermore, multiplied by the belief that his efforts will really help achieve that goal (Kreitner & Kinicki, 2010). In other words, if someone wants to get something and if there is an opportunity to achieve it, then that person will try to achieve it by any means. Therefore, a person's potential to commit fraud can be determined from the expectations of compensation that will be received in return for services provided. Compensation that is appropriate to the workload carried will provide a sense of satisfaction so that a person does not think of other ways to get more rewards than unethical methods.

3. Fraud Hexagon Theory

Fraud hexagon theory is a theory about fraud put forward by Voutsinas in 2019. Fraud hexagon is the latest concept put forward by Voutsinas in 2019 as a refinement of previous theories (fraud triangle, fraud diamond, fraud pentagon) which can explain why someone committing fraud, namely by adding the collusion component as the sixth component after pressure, opportunity, rationalization, capability and arrogance. Because collusion is one of the central elements in many cases of detrimental and complex fraud (Setyono et al., 2023). According to Heykal et al., (2023), the collusion factor is an important influencing factor in several cases of financial reporting scandals such as Enron and WorldCom. According to Voutsinas (2019), what is meant by collusion is an agreement between two or more people, where there are parties who carry out different actions with malicious intent, the aim of which is to deceive another party regarding the rights they have. So in this study the fraudulent behavior variable was measured using 2 dimensions adopted from the fraud hexagon theory, namely personal internal fraud and external fraud opportunities (Heykal et al., 2023).

4. The influence of Muamalah Fiqh on Fraudulent Behavior

According to Rusdan, (2022), muamalah fiqh is a field of fiqh which focuses on the study of laws regarding actions and relationships between human beings regarding property, rights, and resolving disputes regarding these matters in order to meet daily needs. Their day is guided by sharia. Understanding and applying muamalah principles plays a very important role. A good understanding of muamalah fiqh provides knowledge about how to behave ethically and avoid harm to other parties. This also includes knowledge about things that are permissible (permissible or permissible) and those that are not permissible (gharar and haram). The application of the muamalah fiqh concept also helps ensure that every transaction takes place transparently, reducing the potential for fraudulent behavior such as collusion or manipulation of information. The variable understanding muamalah fiqh is measured using 2 dimensions, namely understanding halal and haram and understanding the principles of benefit (Heykal et al., 2023).

A good understanding of muamalah fiqh is not only useful for avoiding losses for individuals, but also reduces the potential for fraud that harms other parties. Someone who has a good understanding of what is considered halal (permissible) and haram (prohibited) can be

a basis for avoiding fraudulent behavior. In addition, understanding the principle of benefit makes someone consider the positive and negative impacts of their actions because they realize that these actions will not produce good benefits. Research results (Heykal et al., 2023) show that understanding muamalah fiqh has a negative effect on fraudulent behavior. Based on this explanation, the researcher took a hypothesis, namely:

H₁ : Muamalah fiqh has a negative effect on fraudulent behavior

5. The Effect of Compensation on Fraudulent Behavior

The company's reward for the sacrifice of time, energy and thoughts they have given to the company. Compensation can be defined as any form of reward given to employees as compensation for the contribution they make to the company (Purnawati et al., 2020) . Fraudulent behavior is motivated by individual actions to maximize personal gain. The motivation for this action is due to individual dissatisfaction with the rewards they receive from where they work. In the compensation variable there are 3 dimensions, namely wages, incentives and insurance (Suharti, 2019) . The tendency to commit fraud will be greater if the pressure placed on the individual is greater. The compensation obtained for what has been done must be appropriate in order to make the individual feel fulfilled so that the individual does not take actions that are detrimental to the organization, including committing fraudulent behavior (Robani & Halimatusyadiah, 2021) . This research is in line with (Argarini, 2015; Haryanti & Nuryanto, 2018; Putri & Suartana, 2022; Robani & Halimatusyadiah, 2021; Suwarianti & Sumadi, 2020; Zainal et al., 2013) which states that compensation has a negative effect on fraudulent behavior. This means that the higher the compensation provided by the employer, the more reluctant an individual will be to commit fraud. Based on this explanation, the researcher took a hypothesis, namely:

H₂ : Compensation has a negative effect on fraudulent behavior

6. The Influence of Religiosity on Fraudulent Behavior

According to Glock & Stark (1988) , Religiosity is an integrated system of beliefs, lifestyle, ritual activities, and intuition that gives meaning to human life in sacred or highest values. Religiosity is a person's belief in religion and practicing its values in his life. Fraud cannot only be carried out by external parties by implementing regulations and sanctions, but rather individuals themselves must have a prevention system so that they do not carry out actions that can harm themselves or others. One way is to improve self-confidence in God (Mukadar, 2018) . A person with a high level of religiosity will be able to consider all his behavior in accordance with the teachings of the religion he adheres to. So this can prevent bad behavior from someone. In the Religiosity variable, it is measured by 7 dimensions, namely basic Muslims, Muslim obligations, religious experience, understanding Islam, having correct beliefs, imitating the characteristics of the Prophet and imitating the characteristics of the Prophet's friends (Heykal et al., 2023) .

Humans' belief in the existence of God will make them always act well and stay away from God's prohibitions. The combination of a good understanding of religious teachings, strong beliefs and the honest and loyal example of the Prophet and his friends can be the determining factor that encourages someone to avoid fraudulent behavior in everyday life. This research is in line with research (Aprianti et al., 2022; Dewi et al., 2018; Gunayasa & Erlinawati, 2020; Mukadar, 2018; Pamungkas, 2014; Rahmawadin & Umaimah, 2022; Vacumi & Halmawati, 2022) which shows the results that religiosity has a negative effect on cheating.

This means that the higher the level of religiosity, the lower the fraudulent behavior that may occur. Based on this explanation, the researcher took a hypothesis, namely:

H₃: Islamic work ethics strengthens muamalah fiqh against fraudulent behavior

7. Islamic Work Ethics moderates Muamalah Fiqh against Fraudulent Behavior

Currently, fraudulent behavior has become a problem that is important enough to find a solution (Prakoso et al., 2023). Nuraeni et al., (2017) stated that fraud often occurs because the perpetrators of fraud do not understand whether the behavior they are carrying out includes actions that should not be carried out. Understanding related to muamalah fiqh influences a person not to commit fraud (Heykal et al., 2023). Inaccurate or in-depth understanding of the principles of muamalah can trigger fraudulent behavior. According to Ary Helmina et al., (2021), states that by understanding and applying Islamic work ethics values as guidelines in carrying out their duties, a person will not violate the professional code of ethics or other general ethical values. This is due to the superiority of Islamic work ethics because it is based on the Koran and Hadith. This statement is in line with research (Heykal et al., 2023) which states that understanding fiqh muamalah has a negative effect on fraudulent behavior. And research (Ary Helmina et al., 2021; Kızıloğlu & Çelik, 2015; Norziaton et al., 2020) states that someone who adheres to Islamic work ethics will have a negative interest in fraud. Based on this explanation, the researcher took a hypothesis, namely:

H₄: Religiosity has a negative effect on fraudulent behavior

8. Islamic Work Ethics moderates compensation for fraudulent behavior

Compensation describes the existence of conditions of justification (rationalization). A person who commits an act of fraud considers that the action he has taken is correct and feels that his action is not fraud but is something that is rightfully his. This can happen because someone is dissatisfied with the rewards they get from the work they do (Putri & Suartana, 2022). The research results of Aswad et al., (2018) show that providing compensation that is appropriate to the workload can minimize employee actions to commit fraud because employee welfare is well considered by the company through providing appropriate and fair compensation. Khotijah & Helmy (2021) found that good ethics at work reflects an attitude of responsibility, honesty and not taking opportunities to commit fraud. This statement is in line with research (Argarini, 2015; Halimatusyadiah & Nugraha, 2019; Haryanti & Nuryanto, 2018; Suwarianti & Sumadi, 2020; Zainal et al., 2013) which states that compensation has a negative effect on fraudulent behavior. And research by Ary Helmina et al., (2021) states that Islamic work ethics have a negative effect on fraudulent behavior. Based on this explanation, the researcher took a hypothesis, namely:

H₅: Islamic work ethics strengthens compensation against fraudulent behavior

9. Islamic Work Ethics moderates Religiosity towards Fraudulent Behavior

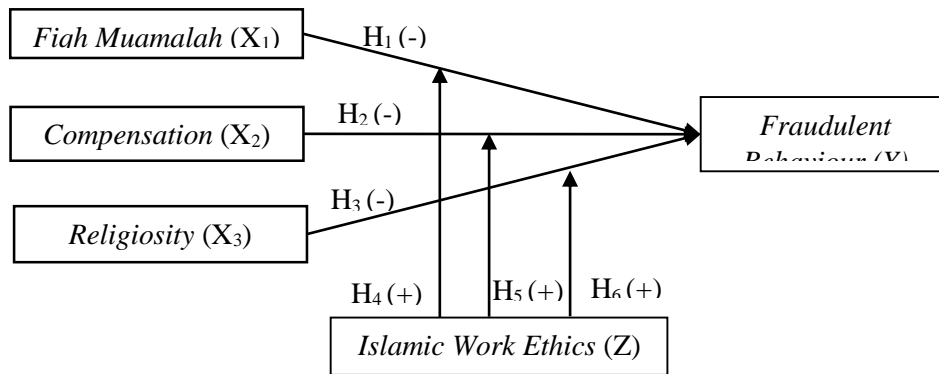
The cause of fraudulent behavior often lies in the perpetrator or individual himself (Tantama et al., 2019). Religiosity can play an important role in minimizing the occurrence of fraud, because religiosity is closely related to a person's level of faith and belief in religious values or the God they believe in. This is in line with research conducted by Aprianti et al., (2022) which stated that people's belief in God will make them always act well and stay away from God's prohibitions. The existence of Islamic work ethics encourages employees not only to be responsible for their work, but also to be responsible to God for every action they take

(Dyfani et al., 2023) . There are 4 dimensions used in the Islamic work ethics variable (Khadijah et al., 2015) namely effort, honesty, teamwork and accountability. The relationship between Islamic work ethics between religiosity and fraudulent behavior can be seen from the higher the religiosity a person has, coupled with the higher the Islamic work ethics, the greater the risk of cheating. This statement is supported by research (Aprianti et al., 2022; Dewi et al., 2018; Gunayasa & Erlinawati, 2020; Mukadar, 2018) which states that religiosity has a negative effect on fraudulent behavior. And research (Ary Helmina et al., 2021; Kızıloğlu & Çelik, 2015; Norziaton et al., 2020) states that Islamic work ethics has a negative effect on fraudulent behavior. It can be concluded that Islamic work ethics strengthens the relationship between religiosity and fraudulent behavior. Based on this explanation, the researcher took a hypothesis, namely:

H₆: Islamic work ethics strengthens religiosity against fraudulent behavior

C. METHOD

The data source used in this research uses primary data, the research method uses quantitative methods using hypothesis testing, namely to determine the influence of the independent variables muamalah fiqh, compensation and religiosity on the dependent variable, namely fraudulent behavior and Islamic work ethics as a moderating variable. The sampling design in this research is non -probability sampling. For implementation time, use one (cross-section). The subjects and population of this research are lecturers and practitioners who are members of the Islamic Economics Experts Association (IAEI), Sharia Economics Society (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and the Indonesian Economics Scholars Association (ISEI). In distributing the questionnaire, the researcher sent questionnaires to the central secretariat and heads of commissariats of organizations consisting of lecturers and practitioners with a focus on sharia economics, namely the Association of Islamic Economic Experts (IAEI), the Masyarakat Ekonomi Syariah (MES), the Islamic Economics and Business Lecturer Forum (FORDEBI) and the Ikatan Sarjana Ekonomi Indonesia (ISEI) which will be redistributed to its members using snowball sampling techniques. To determine the minimum sample size from the snowball sampling technique, researchers used the Hair formula because the population size cannot be known with certainty. Thus, based on the Hair formula, the minimum sample size in this study is $n = \text{number of indicators}$, namely $40 \times 5 = 200$. Based on the calculation above, there were 207 respondents studied from 22 regions in Indonesia. Data analysis used in this research used the Partial Least Square (PLS) method using SmartPLS version 3.0. In this research, the research framework used is as follows:

Figure 1. Framework of Thinking

Source: Processed data, 2024

Hypothesis:

H 1 : Muamalah fiqh has a negative effect on fraudulent behavior

H 2 : Compensation has a negative effect on fraudulent behavior

H 3: Religiosity has a negative effect on fraudulent behavior

H 4: Islamic work ethics strengthens muamalah fiqh against fraudulent behavior

H 5: Islamic work ethics strengthens compensation against fraudulent behavior

H 6: Islamic work ethics strengthens religiosity against fraudulent behavior

D. RESULT AND DISCUSSION

1. Results

a. General Description of Respondents

Researchers have succeeded in collecting 207 respondents in this study, each of whom answered all the questions asked by the researcher. Based on the results of data processing, the following respondent data was obtained:

Table 1. Respondent Demographics

No	Information	Amount	Percentage
Organization Origin:			
1	Association of Islamic Economic Experts (IAEI)	103	50%
	Masyarakat Ekonomi Syariah (MES)	45	22%
	Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI)	37	18%
	Economics Undergraduate Association (ISEI)	22	10%
Gender:			
2	Man	133	63.6%
	Woman	74	35.4%
Age:			
3	23 - 26 Years	8	3.86%
	27 - 30 Years	22	10.63%
	31 - 34 Years	39	18.84%
	35 - 38 Years	36	17.39%
	39 - 42 Years	28	13.53%
	43 - 46 Years	31	14.98%
	47 - 49 Years	15	7.25%
	> 50 Years	28	13.53%

No	Information	Amount	Percentage
Level of education:			
4	Masters	140	67.63%
	Doctor	67	32.37%
Length of work:			
	0 - 3 Years	29	14.01%
5	4 - 7 Years	51	24.64%
	7 - 9 Years	47	22.71%
	> 10 Years	80	38.65%

Source: Questionnaire results, 2024

b. Model Measurement (Outer Mode Testing)

The following are the tests carried out on the outer model (measurement model), which can be identified through the following stages:

1) Convergent Validity

Based on the results of data processing, convergent validity results were obtained with factor loading values, as follows:

Table 2. Loading Factor

Variable	No Item (Sub variable)	Factor Loading	Information
Muamalah fiqh	FM1	0.965	Valid
	FM2	0.965	Valid
Compensation	COM1	0.919	Valid
	COM2	0.949	Valid
	COM3	0.954	Valid
Religiosity	REL1	0.910	Valid
	REL2	0.886	Valid
	REL3	0.916	Valid
	REL4	0.904	Valid
	REL5	0.906	Valid
	REL6	0.888	Valid
	REL7	0.894	Valid
Fraudulent Behavior	FB1	0.968	Valid
	FB2	0.963	Valid
Islamic Work Ethics	IWE1	0.906	Valid
	IWE2	0.921	Valid
	IWE3	0.889	Valid
	IWE4	0.894	Valid

Source: Data Processing Results, 2024

Based on the results from the table above, convergent validity results were obtained with loading factors, all indicator loading factors have a value of 0.40 - 0.70, so they can be declared valid. On the other hand, convergent validity can also be measured by calculating each indicator in the average variance extracted (AVE). The results of the AVE value can be seen in the table as follows:

Table 3. Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Muamalah fiqh	0.932
Compensation	0.886
Religiosity	0.811
Fraudulent Behavior	0.933
Islamic Work Ethics	0.815
Fiqh muamalah*Islamic Work Ethics	1,000
Compensation* Islamic Work Ethics	1,000
Religiosity*Islamic Work Ethics	1,000

Source: Data Processing Results, 2024

Based on the table above, the results of calculating convergent validity with AVE, show that the AVE value of each variable has a value of more than 0.50. So it can be stated that the data in this study has met the criteria for convergent validity.

2) Discriminant Validity

Related discriminant validity occurs if two different instruments that measure two constructs are predicted to be uncorrelated, producing uncorrelated scores (Hartono, 2008) . In discriminant validity, if the correlation of a construct with a measurement item is greater than the size of another construct, it indicates that the latent construct predicts the measure in the block better than the measure in the other block.

The results of cross loading can be seen in the attachment to this research. Based on the table contained in the attachment to this research, it was found that each item has the highest correlation value compared to other constructs. Therefore, the variables in this research can be declared to meet the criteria for discriminant validity.

3) Reliability Test

Reliability testing must be carried out to find out whether each item on the questionnaire meets the reliability criteria. In conducting reliability tests in PLS, there are two methods, namely Cronbach's alpha and composite reliability (Abdillah & Jogiyanto, 2015) . Based on the results of data processing, reliability results were obtained with Cronbach's alpha and composite reliability which can be seen in the table, as follows:

Table 4. Reliability Test

	Cronbach's Alpha	Composite Reliability
Muamalah fiqh	0.927	0.965
Compensation	0.935	0.959
Religiosity	0.961	0.968
Fraudulent Behavior	0.928	0.965
Islamic Work Ethics	0.924	0.946
Fiqh muamalah* Islamic Work Ethics	1,000	1,000
Compensation* Islamic Work Ethics	1,000	1,000
Religiosity*Islamic Work Ethics	1,000	1,000

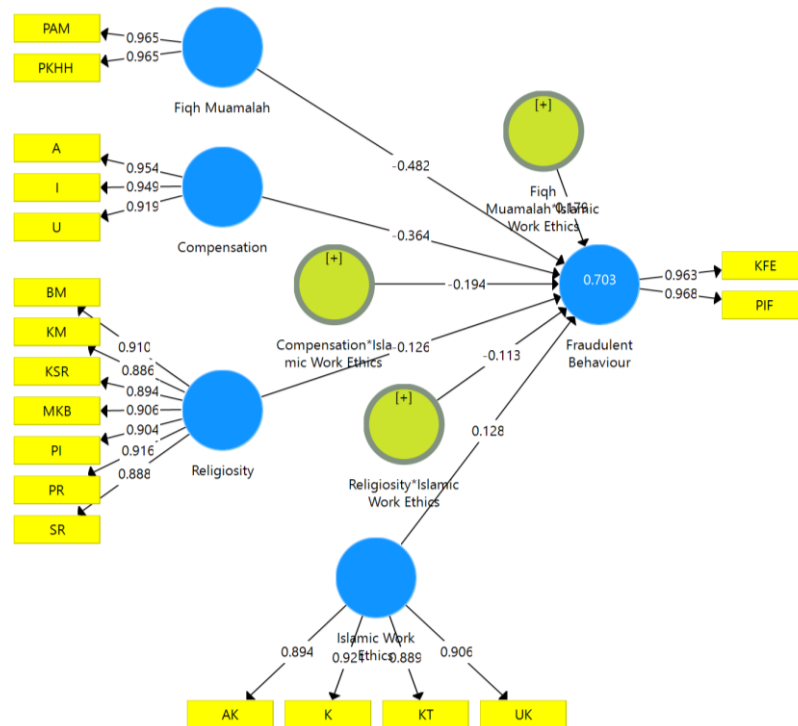
Source: Data Processing Results, 2024

Based on the table above, the results of the reliability test show that all variables in this study have Cronbach's alpha and composite reliability values, each of which has a value of > 0.7, which means they have met the reliability test criteria.

c. Structural Model (Inner Model)

In this research, the second test carried out was inner model testing. Inner model testing has 3 types of evaluation carried out, namely R-square, Q-square and path coefficient, using the help of SmartPLS software. The inner model path diagram in this research can be seen in the image below:

Figure 2. Inner Model



Source: Data Processing Results, 2024

1) R-Square (R²)

R-Square is used to measure the level of variation in changes in the independent variable towards the dependent variable, and the path coefficient value indicates the level of significance in hypothesis testing (Abdillah & Jogiyo, 2015). The results of $R^2 > 0.67$ for endogenous latent variables in the structural model indicate the influence of exogenous variables on endogenous variables in the good category. If the result is 0.33–0.67 it is in the moderate category and if the result is 0.19–0.33 then it is in the weak category. Based on the results of data processing, the r-square results are obtained as follows:

Table 5. R-Square Value

Variable	R-Square
Fraudulent Behavior	0.703

Source: Data Processing Results, 2024

Based on the table above, the rsquare value (R^2) for the fraudulent behavior variable is 0.703, which can be stated to be in the good category, this shows that 70.3% of the influence contribution from Muamalah Fiqh, Compensation and Religiosity on Fraudulent Behavior is moderated. by Islamic Work Ethics.

2) Prediction Relevance (Q-Square)

Q-square is used to test how good the values produced by the model are and to find out the parameter estimates. The Q-square value is above 0, indicating that the model has predictive relevance value, whereas the Q-square value is below 0, indicating that the model lacks predictive relevance value. (Ghozali, 2016). The results of calculating the Q-Square value are as follows:

$$\begin{aligned}
 \text{Q-Square} &= 1 - (1 - R^2) \\
 &= 1 - (1 - 0.703) \\
 &= 1 - 0.297 \\
 &= 0.703
 \end{aligned}$$

Based on the results of these calculations, a Q-square result of 0.703 or 70.3% was obtained, so it can be stated that the amount of diversity in this research data was 70.3%, while the remaining 29.7% was explained by other variables outside this research.

d. Path Coefficient Hypothesis Testing

The hypothesis in this research can be known from model calculations using the PLS bootstrapping technique. From the results of the bootstrapping calculations, the statistical t value for each relationship or path will be obtained. This hypothesis testing is set at a significance level of 0.05. The hypothesis can be accepted if the original sample value is in line with the hypothesis. The calculation results for hypothesis testing in this research, using the direct influence of the independent variable on the dependent variable, are obtained as follows:

Table 6. Path Coefficient

Path Structure	Hypothesis	Direction	Original Sample (O)	T Statistics	P Values	Results
FM -> FB	H1	-	-0.482	8.554	0.000	Hypothesis Accepted
COM -> FB	H2	-	-0.364	7.062	0.000	Hypothesis Accepted
REL -> FB	H3	-	-0.126	2.452	0.015	Hypothesis Accepted
FM* IWE -> FB	H4	+	0.179	2.173	0.030	Hypothesis Accepted
COM* IWE -> FB	H5	+	-0.194	3.655	0.000	Hypothesis Accepted
REL*IWE -> FB	H6	+	-0.113	2.256	0.024	Hypothesis Accepted

Source: Data Processing Results, 2024

Information:

FM : Muamalah fiqh ; COM: Compensation ; REL: Religiosity ; FB : Fraudulent Behavior ; IWE: Islamic Work Ethics ; FM*IWE: Moderation of Islamic Work Ethics in Muamalah Fiqh ; COM* IWE: Islamic Work Ethics Moderation in Compensation ; REL*IWE: Islamic Work Ethics Moderation on Religiosity

Based on the table above, the following conclusions are obtained from the results of hypothesis testing:

Hypothesis testing results of the influence of muamalah fiqh on fraudulent behavior. The original sample results obtained were -0.482 and the p-value was 0.000, meaning that the significance was $0.000 < 0.05$, so H1 was accepted, so it could be stated that muamalah fiqh had a negative and statistically significant effect on fraudulent behavior.

The results of testing the hypothesis of the effect of compensation on fraudulent behavior, obtained an original sample result of -0.364 and the p-value is 0.000, meaning the significance is $0.000 < 0.05$, then H2 is accepted, so it can be stated that compensation has a negative and statistically significant effect on fraudulent behavior.

The results of testing the hypothesis of the influence of religiosity on fraudulent behavior, obtained an original sample result of -0.126 and a p-value of 0.015, meaning the significance is $0.015 < 0.05$, then H3 is accepted, so it can be stated that religiosity has a negative and statistically significant effect on fraudulent behavior.

The results of testing the hypothesis of the influence of muamalah fiqh * Islamic work ethics on fraudulent behavior, obtained an original sample result of 0.179 and the p-value is 0.030, meaning the significance is $0.030 < 0.05$, Thus H4 is accepted, so it can be stated that Islamic work ethics can moderate the relationship between muamalah fiqh and fraudulent behavior.

The results of testing the hypothesis of the effect of compensation * Islamic work ethics on fraudulent behavior, obtained original sample results of -0.194 and a p-value of 0.000, meaning significance $0.000 < 0.05$, then H5 is Accepted, so it can be stated that Islamic work ethics can moderate the relationship between compensation and fraudulent behavior.

The results of testing the hypothesis of the influence of religiosity * Islamic work ethics on fraudulent behavior, obtained an original sample result of -0.113 and the p-value is 0.024, meaning the significance is $0.024 < 0.05$, then H6 is Accepted, so it can be stated that Islamic work ethics can moderate the relationship between religiosity and fraudulent behavior.

2. Discussion

a. Muamalah fiqh has a negative and significant effect on Fraudulent behavior

This research shows that muamalah fiqh has an important role in fraudulent behavior. This is in line with research (Heykal et al., 2023) which provides results that muamalah fiqh has a negative effect on fraudulent behavior. The higher a person's understanding of muamalah fiqh, the greater the reduction in a person's intention to commit acts of fraud. It can also be argued that lecturers and practitioners who are members of several organizational groups, most of which focus on Islamic economics, have a good understanding of muamalah fiqh, so that they can reduce their interest in committing fraudulent behavior. Because muamalah fiqh is also the most important part in implementing sharia economics (Heykal et al., 2023). If someone has a good understanding of muamalah fiqh and this understanding is implemented correctly in the workplace, it will have a negative impact on fraudulent behavior. The results of this research also illustrate that the concept of sharia contained in the values of understanding muamalah fiqh confirms that muamalah is carried out with principles that do not conflict with Islamic law. A good understanding of muamalah fiqh will lead a person to have good self-control and will avoid fraudulent behavior because they realize that fraudulent behavior not only has a bad impact on other people, but can also damage one's own reputation and integrity. Thus, based on the path coefficient and the discussion above, this research shows the results that muamalah fiqh has a negative and statistically significant effect on fraudulent behavior.

b. Compensation has a negative and significant effect on Fraudulent behavior

The results of this research show that compensation has an important role in fraudulent behavior. This is in line with research (Argarini, 2015; Haryanti & Nuryanto, 2018; Putri & Suartana, 2022; Robani & Halimatusyadiah, 2021; Suwarianti & Sumadi, 2020; Zainal et al., 2013) . The results of previous research show that the more appropriate or higher the compensation given, the more reluctant a person will be to commit fraud. In this research, lecturers and practitioners who are members of the Ikatan Ahli Ekonomi Islam (IAEI), the Masyarakat Ekonomi Syariah (MES), the Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and the Ikatan Sarjana Ekonomi Indonesia (ISEI) argue that the compensation given must be in accordance with the workload and can meet needs and there are incentives to encourage higher performance and supported by insurance which can provide protection and guarantees for the work. Fair and adequate compensation can improve the welfare of an employee. Because, when a worker feels that their financial needs are well met, they tend to feel satisfied and are not encouraged to look for fraudulent ways to get more money. When their basic needs are met, they can focus more on their work and are motivated to make their best contribution. Plus, having incentives will motivate someone to work harder and more honestly. This can reduce the tendency to commit fraud because they see that hard work, honesty and good performance will produce appropriate rewards.

c. Religiosity has a negative and significant effect on Fraudulent behavior

The results of this research show that religiosity has a negative and significant effect on fraudulent behavior. This is in line with research (Aprianti et al., 2022; Dewi et al., 2018; Gunayasa & Erlinawati, 2020; Mukadar, 2018; Pamungkas, 2014; Rahmawadin & Umaimah, 2022; Vacumi & Halmawati, 2022) . The results of previous research show that the higher a person's level of religiosity, the lower the likelihood of fraudulent behavior. A person with a high level of religiosity will be able to consider all his behavior in accordance with the teachings of the religion he adheres to. So this can prevent bad behavior from someone. It can also be argued that lecturers and practitioners who are members of several organizational groups, most of which focus on Islamic economics, have quite in-depth knowledge regarding the teachings of the Islamic religion. This shows that the presence of strong religiosity can influence decisions and actions. How much faith and fear a person has towards Allah Subhanahu Wa Ta'ala will make that person very careful in every action. This fear is not a negative fear, but rather respect for the Creator because he realizes that Allah Subhanahu Wa Ta'ala knows all human actions, both visible and hidden. A person who has confidence and faith in Allah Subhanahu Wa Ta'ala, including awareness in carrying out the indicated acts of worship such as praying five times a day, fasting in the month of Ramadan, paying zakat and so on will direct a person to always act honestly and avoid prohibited actions. They will realize that every action, both visible and hidden, is under the supervision of Allah Subhanahu Wa Ta'ala. The Al-Quran as a guide to life provides clear instructions regarding the importance of honesty and fair actions, as well as prohibitions against various types of fraud that can harm many parties. Someone who has a high level of religiosity will know that fraudulent behavior is an act that is cursed by Allah Subhanahu Wa Ta'ala. Thus, religiosity has a negative and significant effect on fraudulent behavior.

d. Islamic work ethics can moderate the relationship between Muamalah Fiqh and Fraudulent behavior

In this research, it was found that Islamic work ethics can moderate the relationship between muamalah fiqh and fraudulent behavior. A good understanding of muamalah fiqh makes a person know that the purpose of the muamalah concept is to ensure that all transactions or interactions are carried out fairly and no party feels disadvantaged. Muamalah fiqh emphasizes the importance of honesty and transparency, where acts of fraud are very contrary to muamalah principles. Because, in muamalah fiqh, every action that violates justice and harms other people is something that is haram and must be avoided. For this reason, if someone understands the principles of muamalah and obeys the laws of muamalah fiqh, it will encourage someone to act honestly and avoid all forms of fraud. Therefore, someone who applies Islamic work ethics in their work will avoid fraudulent acts, because they realize that every action will be accountable before Allah Subhanahu Wa Ta'ala. And instilling that work is a form of worship and must be done in an honest and fair manner, thus providing deep spiritual motivation to adhere to the principles of muamalah. Thus, Islamic work ethics acts as a moderator variable that links muamalah fiqh and fraudulent behavior. By implementing Islamic work ethics, it will create a work environment where the principles of muamalah fiqh can be applied consistently, thereby encouraging a work culture that rejects all forms of fraud.

e. Islamic work ethics can be moderate the relationship between compensation and fraudulent behavior

In this case, Islamic work ethics cannot act as a moderating variable. In this research, it was argued by respondents that most of the respondents were lecturers who were members of the Ikatan Ahli Ekonomi Islam (IAEI), Masyarakat Ekonomi Syariah (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and the Ikatan Sarjana Ekonomi Indonesia (ISEI). The respondents in this study consisted of various lecturers who taught at various universities, both large and small universities, and came from various regions. Even though Islamic work ethics has an important role in shaping ethical behavior in the workplace, its influence is not strong enough to overcome economic and material problems. In many cases, inadequate compensation can be a major factor driving fraudulent behavior. Especially for those who work as lecturers. Based on a survey conducted during 2023, there are around 300 thousand lecturers in Indonesia spread across around 4600 universities with various employment statuses and work ties which often cause uncertainty regarding the wage standards for lecturers (www.kompas.com). Often the compensation received is not commensurate with the effort, responsibility and educational investment costs incurred, making them more susceptible to committing acts of fraud to increase income (Faisal et al., 2023).

Therefore, appropriate compensation is more effective in minimizing fraud. Because adequate compensation helps reduce financial needs that encourage fraudulent behavior and increases loyalty. So, lecturers feel appreciated and do not seek additional profits through unethical means. Thus, although Islamic work ethics can provide moral motivation, real economic pressures can be more dominant in influencing a person's behavior. Providing adequate compensation is a more effective step in preventing fraudulent behavior than relying solely on Islamic work ethic values (Melindawati et al., 2023).

f. Islamic work ethics can be moderate the relationship between Religiosity and Fraudulent behavior

In this research, Islamic work ethics cannot act as a moderating variable. Basically, the higher a person's level of religiosity, the more reluctant they will be to do despicable things. Religiosity includes deep belief in Allah Subhanahu Wa Ta'ala, by carrying out religious obligations and committing to avoiding prohibited actions. Someone who has a high level of religiosity will feel the presence and supervision of Allah Subhanahu Wa Ta'ala in every aspect of their life, so they will be more careful and afraid of committing unethical actions. A religious person believes that all actions will be accountable before Allah Subhanahu Wa Ta'ala. Seeing the condition where the majority of respondents are lecturers who already have a good understanding of ethics and morals, religious lecturers already have a strong moral foundation who not only understand the difference between right and wrong, but are also motivated to stay on the path. correct. Apart from that, the values contained in Islamic work ethics are represented in the concept of religiosity. Like the four dimensions of Islamic work ethics, namely effort, honesty, teamwork and accountability, all are contained in a religious attitude. Trying hard at work is a form of worship, being honest in every action for fear of punishment given by Allah Subhanahu Wa Ta'ala, working with other people according to the principles of brotherhood in Islam, and being responsible for their duties because they realize that every action will be taken into account on the last day.

E. CONCLUSION

Based on the research results, the following conclusions were obtained: (1) Muamalah fiqh has a negative and statistically significant effect on fraudulent behavior; (2) Compensation has a negative and statistically significant effect on fraudulent behavior; (3) Religiosity has a negative and statistically significant effect on fraudulent behavior; (4) Islamic work ethics can moderate the relationship between muamalah fiqh and fraudulent behavior; (5) Islamic work ethics can moderate the relationship between compensation and fraudulent behavior; (6) Islamic work ethics can moderate the relationship between religiosity and fraudulent behavior. This research can be used as a reference in testing the fiqh muamalah, compensation, religiosity variables as independent variables, fraudulent behavior as the dependent variable and Islamic work ethics as a moderating variable. This research is expected to provide practical benefits in the work environment for the Ikatan Ahli Ekonomi Islam (IAEI), Masyarakat Ekonomi Syariah (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and Ikatan Sarjana Ekonomi Indonesia (ISEI) in increasing understanding of muamalah fiqh and Islamic work ethics, the importance of fair compensation and increasing religiosity. For regulators, this research can provide benefits to regulators by providing insight into the factors that influence fraudulent behavior in the work environment. This allows for more effective and targeted policies in dealing with fraudulent behavior and can increase supervision of unethical practices in the economic sector. For future researchers, it is necessary to carry out further research because there is still limited research that integrates the concepts of muamalah fiqh and religiosity based on the nature of the Prophet.

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