

# The Influence of *Muamalah Fiqh*, Compensation and Religiosity on Fraudulent Behaviour

*Pengaruh Fikih Muamalah, Kompensasi dan Religiositas terhadap Perilaku Curang*

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## ABSTRACT

This research aims to obtain empirical evidence about the influence of *muamalah fiqh*, compensation and religiosity on fraudulent behaviour. This research uses a quantitative type of research. This research was conducted using a questionnaire distributed to lecturers and practitioners who are members of the Ikatan Ahli Ekonomi Islam (IAEI), Masyarakat Ekonomi Syariah (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and Ikatan Sarjana Ekonomi Indonesia (ISEI). Each questionnaire distributed contains 114 statements for respondents to answer. From the distribution of the questionnaire, 207 respondents provided answers from 22 regions. To get the results of this research, researchers used PLS SEM Version 3.0. The results of this study found that *muamalah fiqh* has a significant negative effect on fraudulent behaviour, compensation has a significant negative effect on fraudulent behaviour and religiosity has a significant negative effect on fraudulent behaviour. This research focuses on fraudulent behaviour, where this research is new research in discussing the relationship between *muamalah fiqh* and religiosity which is the basis of the character of the Rasulullah PBUH.

**Keywords:** *muamalah fiqh*, compensation, religiosity, fraudulent behavior

## ABSTRAK

Penelitian ini bertujuan untuk mendapatkan bukti empiris tentang pengaruh *fiqh muamalah*, kompensasi dan religiosity terhadap fraudulent behaviour. Penelitian ini menggunakan jenis penelitian kuantitatif. Penelitian ini dilakukan dengan menggunakan kuesioner yang dibagikan kepada dosen dan praktisi yang tergabung dalam organisasi Ikatan Ahli Ekonomi Islam (IAEI), Masyarakat Ekonomi Syariah (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) dan Ikatan Sarjana Ekonomi Indonesia (ISEI). Setiap kuesioner yang disebar terdapat 114 pernyataan untuk dijawab oleh responden. Dari sebaran kuesioner yang dilakukan diperoleh 207 responden yang memberikan jawaban yang berasal dari 22 wilayah. Untuk mendapatkan hasil dari penelitian ini, peneliti menggunakan PLS SEM Versi 3.0. Hasil penelitian ini menemukan bahwa *fiqh muamalah* berpengaruh negatif signifikan terhadap fraudulent behaviour, kompensasi berpengaruh negatif signifikan terhadap fraudulent behaviour dan religiosity berpengaruh negatif signifikan terhadap fraudulent behaviour. Pada penelitian ini terfokus pada fraudulent behaviour, di mana penelitian ini merupakan penelitian yang baru dalam membahas hubungan *fiqh muamalah* dan religiosity yang merupakan basis sifat Rasulullah.



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## 1. Introduction

Cases of fraud have attracted a lot of media attention and have become 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 behaviour is not a small problem that can be ignored, but is a virus that can multiply quickly and harm many parties.

Someone tends to commit fraudulent behaviour 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 behaviour or fraudulent behaviour 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 behaviour. 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 behaviour 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 behaviour 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 behaviour. 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 behaviour 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 (Melindawati et al., 2023).

Another factor that can minimize the occurrence of fraudulent behaviour is religiosity. In social life, religiosity has a big impact in influencing human behaviour. As in research conducted by Vacumi & Halmawati (2022) who found that religiosity influences fraudulent behaviour 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 & Umainah (2022) that attitudes and behaviour are a function of beliefs in behaviour. 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 (Faisal, Yulivianti, et al., 2023).

Apart from the factors above, there are factors that can strengthen a person not to commit fraudulent behaviour, 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 analyse the influence of *muamalah fiqh*, compensation and religiosity on fraudulent behaviour with Islamic work ethics as a moderating variable. It is hoped that this research can provide information about fraudulent behaviour and provide benefits and can be used as a reference for future researchers and useful in decision making (Faisal, Sari, et al., 2023).

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 behaviour, because there are inconsistencies in the results of previous research and there is still little research on *muamalah fiqh* in fraudulent behaviour.

## 2. Literature Review and Hypothesis Development

### 2.1 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 behaviour. According to Putri et al., (2021), attribution theory refers to how a person explains the causes of the behaviour 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 behaviour. 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 behaviour. 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 behaviour of those around them. Someone who has a good understanding of *muamalah fiqh*, religiosity and Islamic work ethics tends to make internal attributions for the fraudulent behaviour they commit, namely by blaming themselves because they feel they have failed to carry out religious teachings or consider it a test.

## 2.2 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.

## 2.3 Fraud Hexagon Theory

Fraud hexagon theory is a theory about fraud put forward by Vousinas in 2019. Fraud hexagon is the latest concept put forward by Vousinas 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 Vousinas (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.

## 2.4 The Influence of *Muamalah Fiqh* on Fraudulent Behaviour

According to Rusdan, (2022), stated that *muamalah fiqh* is something field focused *fiqh* study of laws about actions and relationships fellow man about treasure wealth, rights, and settlement dispute about things the in frame fulfil need daily they with guided by sharia. Understanding and application principles *muamalah* hold very important role. Principles in *muamalah* arrange various aspect transactions and relationships between individual. Good understanding about *fiqh muamalah* give knowledge about How behave in a way ethical and avoidant loss for party other. This also includes knowledge about things that are permissible (permissible or permissible) and what is not permissible (*gharar* and haram). Application draft *fiqh muamalah* also helps ensure that every transaction taking place in a way transparent, reducing potency happen behaviour cheating like collusion or manipulation information.

Good understanding related *fiqh muamalah* No only useful for avoid loss for individual, but also reduces potency detrimental fraud party other. Someone who has good understanding about what is considered halal (permitted) and haram (prohibited) can be become base for avoid behaviour cheating. Apart from that, understanding on principle benefit make somebody will consider impact positive and negative from action they Because realize that action the No will produce good benefits. Research result (Heykal et al., 2023) showing that understanding *fiqh muamalah* influential negative to behaviour cheating. Based on explanation that, then researcher take hypothesis that is:

H<sub>1</sub>: *Muamalah fiqh* influential negative to fraudulent behaviour

## 2.5 The Effect of Compensation on Fraudulent Behaviour

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). Meanwhile, Anthony & Govindarajan (2007) in their book, suggest that the compensation package consists of three parts: salary, benefits (which mostly include pensions and health care but also include other types of care), and incentive compensation. Compensation is one indicator in determining the level of satisfaction felt by employees which ultimately plays a role in the intention to commit fraud. Fraudulent behaviour 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.

The tendency to commit fraud will be greater if the pressure placed on the individual is greater. Compensation obtained as remuneration 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 behaviour (Robani & Halimatusyadiah, 2021). Therefore, setting wages in accordance with employee contributions, incentives that encourage positive performance and insurance that provides protection that is in line with the risks faced by employees can help reduce the possibility of fraudulent behaviour in the work environment.

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 behaviour. This means that the higher

the compensation provided by the employer, the more reluctant an individual will be to commit fraud. As for those who state that compensation has a positive effect on fraud. This means that the amount of compensation provided by the employer will not influence an individual to commit fraud. This statement is in line with research (Awatif & Mulyaning Tyas, 2022; Nariya Wati & Indraswarawati, 2021; Siregar & Hamdani, 2018). Based on this explanation, the researcher took a hypothesis, namely:

H<sub>2</sub>: Compensation has a negative effect on fraudulent behaviour

## 2.6 The Influence of Religiosity on Religious Behaviour

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 behaviour in accordance with the teachings of the religion he adheres to. So, this can prevent bad behaviour from someone. 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 behaviour 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 behaviour that may occur. Meanwhile, research (Mita & Indraswarawati, 2021) shows the results that religiosity has a positive effect on fraud, which means that the level of religiosity does not influence a person in committing fraud. Based on this explanation, the researcher took a hypothesis, namely:

H<sub>3</sub>: Religiosity has a negative effect on fraudulent behaviour

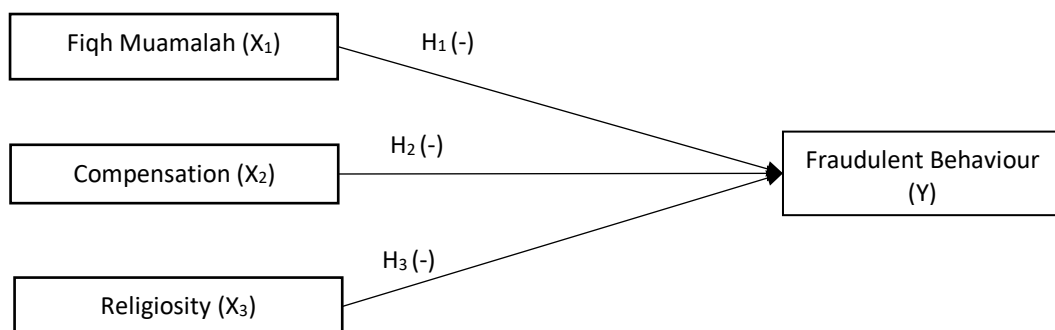


**Figure 1 Framework Think**

### 3. Method

#### 3.1 Research Design, Sample and Population

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 variable's compensation and religiosity on the dependent variable, namely fraudulent behaviour. The sampling design in this research is non-probability sampling. For implementation time, use one (cross-section) using data analysis, namely hypothesis testing. The subjects and population of this research are lecturers and practitioners who are members of the Association of Islamic Economics Experts (IAEI), Masyarakat Ekonomi Syariah (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and the Association of Indonesian Economic Scholars (ISEI). Researchers 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 Economics Experts (IAEI), the Sharia Economics Society (MES), the Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and the Association Bachelor of Indonesian Economics (ISEI) which will be redistributed to its members. 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 was carried out using the Partial Least Square (PLS) method using SmartPLS version 3.0. Under this is a characteristic table demographics respondent:

**Table 1 Demographics Respondent**

| No | Information                                    | Amount | Percentage |
|----|------------------------------------------------|--------|------------|
| 1  | Organization Origin:                           |        |            |
|    | Association of Islamic Economic Experts (IAEI) | 103    | 50%        |
|    | Masyarakat Ekonomi Syariah (MES)               | 45     | 22%        |
|    | Business Lecturers Forum (FORDEBI)             | 37     | 18%        |
|    | Association (ISEI)                             | 22     | 10%        |
| 2  | Gender:                                        |        |            |
|    | Man                                            | 133    | 63.6%      |
|    | Woman                                          | 74     | 35.4%      |
| 3  | Age:                                           |        |            |
|    | 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%     |

|   |                            |            |               |
|---|----------------------------|------------|---------------|
| 4 | <b>Level of education:</b> |            |               |
|   | <b>Masters</b>             | <b>140</b> | <b>67.63%</b> |
|   | <b>Doctor</b>              | <b>67</b>  | <b>32.37%</b> |
| 5 | Length of work:            |            |               |
|   | 0 - 3 Years                | 29         | 14.01%        |
|   | 4 - 7 Years                | 51         | 24.64%        |
|   | 7 - 9 Years                | 47         | 22.71%        |
|   | > 10 Years                 | 80         | 38.65%        |

## 3.2 Measurement Variable

### 3.2.1 Muamalah Fiqh

The variable understanding *muamalah fiqh* is measured using two dimensions, namely understanding halal and haram and understanding the principles of benefit (Heykal et al., 2023). The dimensions of understanding halal and haram have indicators, namely the concept of fairness, the concept of honesty, permissible and not permissible and *gharar* is haram. Furthermore, in the dimension of understanding the principle of benefit, there are indicators of fair transactions and rejecting benefits. Those who use the dimensions of understanding halal and haram as well as understanding the principles of benefit are found in research (Heykal et al., 2023; Rozalinda, 2016).

### 3.2.2 Compensation

In this study, 4 Linkert scales were used with a score with the lowest value, namely 1, which means strongly disagree and a score of 4 with the highest value, namely strongly agree. In the compensation variable there are 3 dimensions, namely wages, incentives and insurance (Suharti, 2019).

### 3.2.3 Religiosity

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).

### 3.2.4 Fraudulent Behaviour

There are 2 dimensions used in the fraudulent behaviour variable, namely personal internal fraud and external fraud opportunities (Heykal et al., 2023).

## 4. Results and Discussion

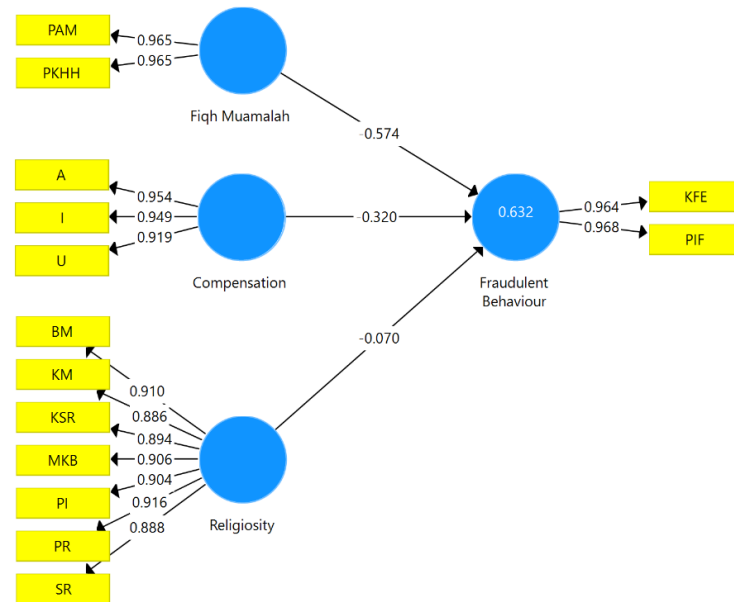


Figure 2 Inner Model

### 4.1 Hypothesis Test Results

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 2 Path Coefficient Results

| Path Structure | Hypothesis | Direction | Original Sample (O) | T Statistics | P Values | Results             |
|----------------|------------|-----------|---------------------|--------------|----------|---------------------|
| FM -> FB       | H1         | -         | -0.574              | 9,737        | 0,000    | Hypothesis Accepted |
| COM -> FB      | H2         | -         | -0.320              | 5,265        | 0,000    | Hypothesis Accepted |
| REL -> FB      | H3         | -         | -0.070              | 1,143        | 0.025    | Hypothesis Accepted |

Source: Data Processing Results, 2024

Description: FM: Fiqh muamalah; COM: Compensation; REL: Religiosity; FB: Fraudulent Behaviour

Based on the table above, conclusions are obtained from the test results hypothesis as following:

The results of testing the hypothesis of the influence of *muamalah fiqh* on fraudulent behaviour obtained an *original sample result* of -0.574 and the p-value is 0.000, meaning the significance is  $0.000 < 0.05$ , then H1 is accepted, so it can be stated that *muamalah fiqh* has a negative and statistically significant effect against fraudulent behaviour.

1. The results of testing the hypothesis of the effect of compensation on fraudulent behaviour, obtained an original sample result of -0.320 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 behaviour.
2. The results of testing the hypothesis of the influence of religiosity on fraudulent behaviour, obtained an original sample result of -0.070 and the p-value is 0.025, meaning the significance is  $0.025 < 0.05$ . So H3 is accepted, so it can be stated that religiosity has a negative and statistically significant effect on fraudulent behaviour.

## 4.2 Interpretation

### 4.2.1 *Muamalah Fiqh* Influential Negative and Significant to Fraudulent Behaviour

Research shows that *muamalah fiqh* has an important role in fraudulent behaviour. This is in line with research (Heykal et al., 2023) which provides results that *muamalah fiqh* has a negative effect on fraudulent behaviour. The taller understanding somebody about *muamalah fiqh*, then will the more reduce intention somebody for do follow cheating. This can also be argued that the lecturers and practitioners who are members of several group partial organization big focusing on Islamic economics has good understanding about *muamalah fiqh*, so can lower interest for do behaviour cheating. Because, *muamalah fiqh* is also part most importantly in implementation Islamic economics (Heykal et al., 2023). If somebody own good understanding about *muamalah fiqh* and understanding the implemented in a way right in place Work so will give negative impact to behaviour cheating. Research result this also illustrates that the concept of sharia contained in values understanding to *muamalah fiqh* confirm that muamalah done with principle that is not contradictory with Islamic law. Good understanding about *muamalah fiqh* will bring somebody own control good self and will avoid behaviour cheating Because realize that behaviour cheating No only impact bad for others, but also can damage reputation and integrity self Alone. With Thus, based on Path Coefficient and discussion above, research these showing results that *muamalah fiqh* influential negative and negative statistics significant to fraudulent behaviour.

### 4.2.2 Compensation Influential Negative and Significant to Fraudulent Behaviour

Research result This showing that compensation own role important to fraudulent *behavior*. This matter in line with study (Argarini, 2015; Haryanti & Nuryanto, 2018; Putri & Suartana, 2022; Robani & Halimatusyadiah, 2021; Suwarianti & Sumadi, 2020; Zainal et al., 2013). On results study previously showing that the more in accordance or the taller compensation given, then will the more reluctant somebody for do cheating. On research This was argued by the lecturers and practitioners who joined in organization The Association of Islamic Economics Experts (IAEI), the Masyarakat Ekonomi Syariah (MES), the Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and the Association of Indonesian Economic Scholars (ISEI) show that compensation provided must in accordance with burden work and earn fulfil need and existence incentive For push more performance tall as well as supported with exists insurance available give protection and guarantee to his job. Fair and adequate compensation can increase well-being an employee. Because, when a worker feel that need his finances fulfilled with Good so they tend feel satisfied or not encouraged for look for ways cheating for get more a lot of money. When the need arises

base they fulfilled, they can more focused on work and motivated for give contribution best. Plus, with exists incentive will more make somebody motivated For Work with harder and more honest. That matter can reduce trend for do fraud Because they see that Work hard, honesty and good performance will produce adequate reward.

#### 4.2.3 Religiosity Influential Negative and Significant to Fraudulent Behaviour

Research result This showing that religiosity influential negative and significant to fraudulent behaviour matter This in line with study (Aprianti et al., 2022; Dewi et al., 2018; Gunayasa & Erlinawati, 2020; Mukadar, 2018; Pamungkas, 2014; Rahmawadin & Umaimah, 2022; Vacumi & Halmawati, 2022). Results on research previously showing that the taller level religiosity someone, then the lower behaviour possible fraud happen. Somebody with level high religiosity will can consider all his behaviour in accordance with the religious teachings he adheres to. So that matter the capable prevent behaviour that is not good from somebody. This can also be argued that the lecturers and practitioners who are members of several group partial organization big focusing on Islamic economics has sufficient knowledge deep related Islamic religious teachings. That matter showing that with exists strong religiosity can influence decisions and actions. How much big faith and fear somebody to Allah SWT. will make somebody is very careful in every deed. Afraid This it's not natural fear negative, but rather respect to the Creator Because realize that Allah SWT. know all deed human, both visible or hidden. Someone who has belief and faith in Allah SWT. including awareness in carry out the prescribed worship like praying five times a day, fasting in the month of Ramadan, paying zakat and so on will direct somebody for always Act honest and distant prohibited acts. They will realize that every deed, visible good nor hidden is at under supervision Allah SWT. Al-Quran as guide life give clear instructions about importance honesty and deeds fair, as well prohibition to various possible fraud harm Lots party. Someone who has level high religiosity will know that behaviour cheating is acts that are cursed by Allah SWT.

### 5. Conclusion and Recommendation

Based on the research results, the following conclusions were obtained: (1) *Fiqh Muamalah* negative and statistically significant effect on fraudulent behaviour; (2) Compensation has a negative and statistically significant effect on fraudulent behaviour; (3) Religiosity has a negative and statistically significant effect on fraudulent behaviour.

This research can be used as a reference in testing the *fiqh* variables *muamalah*, compensation, religiosity as independent variables, fraudulent behaviour as the dependent variable. Study This expected Can give benefit practical in environment Work for organization Association of Islamic Economics Experts (IAEI), Masyarakat Ekonomi Syariah (MES), Forum Dosen Ekonomi dan Bisnis Islam (FORDEBI) and Association of Indonesian Economic Scholars (ISEI) in increase understanding to *fiqh Muamalah*, it's important fair and enhancing compensation religiosity. For regulators, research This can give benefit for regulators with give outlook about influencing factors behaviour cheating in the environment Work. That matter possible more policies effective and precise target in overcome behaviour cheat and get increase supervision to practices No ethical sector economy. For researchers next, necessary done study advanced Because still limited integrating research draft *fiqh muamalah* and religiosity based on character of the Prophet.

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