

Fraud Tendency in Islamic Banks

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Abstract. *This study aims to determine the effect of competence and religiosity on the tendency of fraud. The research method used in this research is a quantitative research using survey methods. Data collection techniques in this study using a questionnaire. Hypothesis testing in this study uses multiple linear regression analysis, t-test, and F test with the help of SPSS Statistics 20 software. This study indicates that competence has a positive effect on fraud, and religiosity has a negative effect on the trend of fraud. Based on the research results, it is recommended for further researchers to examine the actual process in Islamic banking by looking at aspects of religiosity and organizational culture.*

Keywords: Competence; Fraud tendency; Religiosity

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INTRODUCTION

The pretty good intermediation function of Conventional Commercial Banks (BUK) is one reason for the growth and improvement of banking in Indonesia. Not only BUK, the performance of Islamic banks, including Islamic Commercial Banks (BUS) and Sharia Business Units (UUS), also generally shows increasingly solid improvements (OJK, 2019). However, in line with the development of the banking industry, weak systems and internal supervision at banks and a lack of employee integrity were exploited by fraudsters. Based on the Quarter IV - 2018 Industry Profile Report issued by the Financial Services Authority (OJK), during 2018, 2,406 bank offices were examined, consisting of 1,820 Head Offices (KP) and 586 Branch Offices (KCP). The examination includes examinations of 115 Commercial Banks, 10 UUS, and 1,695 BPR and BPRS. Special examinations are

also carried out with one of the scopes of fraud-related examinations (OJK, 2019).

Fraud in banking can be defined as a violation of internal provisions and applicable laws and regulations that are done intentionally to fulfill personal interests or other parties that have the potential to harm the bank and related parties (Egita & Mahfiroh, 2018). The tendency of accounting fraud in organizations or institutions can cause losses, such as weak organizational productivity and loss of public trust, so that they turn to other organizations and work partners who stop working together. The mass media, which also plays a role in reporting on fraud cases, can impact the reputation and image of the organization, which makes it difficult for companies to compete in market competition (Prawira, Herawati, & Darmawan, 2014).

Many studies show that fraud is more likely to occur due to weak control or

supervision, which provides opportunities for fraudsters to commit fraud, which is then rationalized to justify the fraud (Ulfah, Nuraina, & Wijaya, 2017; Wolfe & Hermanson, 2004). Fraud perpetrators also take advantage of their position or function to create opportunities that are not available to others. Fraud is committed by intelligent, experienced, creative, with a strong understanding of the company's control and vulnerability (Wolfe & Hermanson, 2004).

According to the 2018 Report to the Nations, employee, manager, owner, or executive occupies the top three positions based on the level of authority related to fraud. The accounting department and operations department was responsible for 14% of the frauds studied by ACFE, with an average loss caused by the accounting department being higher than the operations department. Meanwhile, fraud committed by the role of the executive or management can cause the most significant loss even though the case is a little less ordinary. Fraudsters with high levels of authority tend to have greater access to organizational assets than employees with lower levels. Fraudsters with higher levels of authority may also have more extraordinary technical ability to commit and hide fraud and be able to use their powers to override or hide their crimes in ways that lower-level employees cannot (ACFE, 2018).

Research conducted by ACFE shows that banking and financial services are the industry with the highest number of fraud cases, with 366 cases with an average loss of \$ 110,000. In addition, ACFE also shows that Asia-Pacific is the region with the highest average loss caused by the fraud of \$ 236,000 with 220 cases, including Indonesia in 29 cases (ACFE, 2018).

The principle of prudence is needed in managing business entities such as banks,

seeing the high risk of fraud (Ngumar, Fidinia, & Retnani, 2019). In conventional banks, Islamic banks that are supposed to apply Islamic values in their corporate environment are also involved in fraud cases. For example, the corruption case of fictitious lending at Bank Syariah Mandiri (BSM) Bogor Branch in 2012 amounting to Rp. 102 billion, which has the potential to cause losses to the State, including involving the Head of the Main Branch, Head of Sub-Branches, Accounting Officer, three debtors, and a notary 2018; TRIBUNnews.com, 2013). The right people commit fraud with the right abilities (Wolfe & Hermanson, 2004). In other words, with the amount of knowledge they have about the organization, it will be easy for actors to manipulate the situation (Fathi, 2017).

Based on the above background, in this case, the author is interested in research as outlined in the title " Fraud Tendency in Islamic Banks."

LITERATURE REVIEW

The theory of Planned Behavior is used to predict and explain human behavior in specific contexts. The main factor in the Theory of Planned Behavior is the individual's intention which describes the motivational factors that influence behavior. The intention to perform a behavior is determined by the attitude toward the behavior, subjective norms, and the level of perceived behavioral control. The action of behavior depends at least on.

Some level of non-motivational factors such as availability of opportunities and necessary resources such as time, money, skills, and other people's cooperation. These factors represent a person's actual control over behavior. As long as a person has the availability and necessary resources and the intention to

carry out these behaviors, then that person must be successful in doing so (Ajzen, 1991). The successful implementation of the behavior depends on the person's controlling the many factors that can prevent it (Ajzen, 2005, p. 110). At least in specific contexts, it is also necessary to consider personal feelings about moral obligations or responsibilities to commit or refuse to perform certain behaviors. Such moral obligation is expected to influence intentions in line with attitudes, subjective (social) norms, and perceptions of behavioral control (Ajzen, 1991). Ajzen (1991) also investigates this problem in the context of unethical behavior and suggests that moral issues can add importance to this kind of behavior and that a measure of perceived moral obligation can add predictive power.

One of the unethical behavior is indicated by fraud. One of the causes of fraud based on the Fraud Pentagon theory is the element of competence (Marks, 2014). As previously explained, based on the Theory of Planned Behavior, the actions of behavior depend at least on some level of non-motivational factors in which skills, which are a form of competency, are included (Ajzen, 1991). According to Palaniappan (2003), competence refers to essential behavioral characteristics that describe the motives, traits, self-concept, values, knowledge, or skills that a person brings to the workplace. A person's competence is also one of the determinants of performance appraisal. If directed with good motivation, performance will be more optimal (Mustofa, 2017).

In managing a business such as a bank, there is a high risk of fraud (Ngumar et al., 2019). Fraud involves the right people with the right abilities (Wolfe & Hermanson, 2004). Fraud perpetrators have

the competence in recognizing opportunities to commit fraud with

They are overriding internal control by controlling the situation for its benefit (Marks, 2014). Knowledge of the organizations possessed by fraud perpetrators will make it easier for the perpetrators to manipulate the situation (Fathi, 2017).

Ulfah et al. (2017), in their research, shows that the competency variable, which is proxied by a partial change of directors, does not have a significant effect but has a positive direction on fraudulent financial reporting in banking companies listed on the IDX for the period 2011-2015. Directors will always be supervised and monitored by the commissioner so that directors who are considered less than optimal in their work will be replaced by those who are more competent and able to work optimally, which is expected to improve the company's quality even better. The higher the directors' abilities, the higher the level of prudence in working, and the possibility of committing fraud will be less.

The results of Septriani & Handayani's (2018) research conducted in banking companies also show that the competency variable proxied by a change of directors does not affect fraudulent financial reporting, and the change of directors is not used by management to commit fraud. This is because the change of directors is carried out to replace directors who are better and more competent than before. Meanwhile, in manufacturing companies, the change of directors affects detecting fraudulent financial statements.

Meanwhile, research conducted by Pamungkas, Ghozali, Achmad, Khaddafi, & Hidayah (2018) and Siddiq, Achyai, & Zulfikar (2017) shows that the competency variable proxied by changes in directors

influences detecting fraud. Replacement of directors may be an attempt by the company to replace directors who are considered aware of company fraud, and changes in directors are deemed to require adaptation time so that initial performance is not optimal. This is by the opinion (Wolfe & Hermanson, 2004), which states that fraud will not occur without people.

The right one with the proper ability. This ability is used to recognize open doors as opportunities for fraud.

Banks, especially Islamic banks, need human resources who know a form of competence. However, if a high Islamic spirit does not support this competence, it can impact daily activities, which will lead to no sense of belonging and responsibility for the progress of Islamic banking (Fikriawan, 2018). So it shows that competence will not be helpful if it is not facilitated with religious values (Mustofa, 2017).

In carrying out their operational activities, Sharia banks are expected to have human resources capable of carrying out and implementing sharia principles, especially in understanding banking products and their sharia contracts (Tho'in, 2016). In evaluating their performance, Islamic banks still tend to prioritize financial aspects only; in addition, Islamic banks should not forget the Islamic aspects that need to be applied to Islamic banks (Fadhistri & Triyanto, 2019).

Strong faith as a form of religiosity can guarantee that someone will avoid committing wrong actions, including fraud. Because no matter how small the factor of fraud is, if it is not based on strong faith, then fraud can occur at any time (Mujib, 2017). A good understanding of religiosity can affect employee attitudes and behavior in carrying out their duties. The belief in the

existence of God and the attitude that always brings God into life will limit behavior that is inconsistent with human rules and God's rules. Therefore, a high understanding of religiosity will correlate with attitudes and behaviors as well as work results. However, Muslims are also humans with similar risk exposure to crimes caused by specific causes and motives (Fathi, 2017). In addition, there are times when someone experiences a decrease in faith so that they tend to ignore religiosity, which can impact changing mindsets and individual self-control in behavior. This shows the "fluctuation" in the individual's faith where when the faith they have is located.

At a high level, the individual will feel the fear of sin. Conversely, although not all, individuals will tend to ignore their faith and dare to carry out unethical behavior when their level of faith is decreasing. (Urumsah et al., 2018).

The results of Pamungkas's (2014) research show that religiosity hurts accounting fraud, which means that if religiosity increases, the level of a tendency to commit accounting fraud decreases. Individuals who are oriented towards religiosity, both intrinsic and extrinsic, have an awareness of religious values and norms and will be moved if external factors are worldly in nature.

Ethical Egita & Siti Mahfiroh (2018), in their research, also show that religiosity has a significant negative effect on fraud. Employees with a high level of religiosity believe in retribution from God. The attitude of religiosity will become a limit in running competition and encourage each individual to be wiser in facing challenges in work.

Said et al. (2018) research also revealed that there were significant and

adverse effects between religiosity and fraud on employees. In this case, Muslim employees in doing their jobs are considered worship. Therefore, a Muslim will tolerate unfavorable working conditions such as the pressure of long working hours, inadequate facilities, dissatisfaction with his position, and even the tiny salary received during economic downturns because they believe that what is done will bring the pleasure of Allah SWT.

Based on the framework previously, the hypotheses in this study are:

1. Competence has a positive effect on the tendency of fraud
2. Religiosity has a negative effect on the tendency of fraud
3. Competence and Religiosity simultaneously influence the tendency of fraud.

RESEARCH METHODOLOGY

The research method used in this research is a quantitative research using survey methods. The population in this study was 75 students of the Accounting Study Program at the Universitas Pendidikan Indonesia. The sampling technique used in this study uses non-probability sampling, a sampling technique that does not provide equal opportunities or opportunities for each element or member of the population to be selected as samples. Data collection techniques in this study using a questionnaire.

In this study, there are three variables to be tested, namely: Competence as the first independent variable (X1), Religiosity as the second independent variable (X2), and Fraud as the dependent variable (Y).

Competence refers to the essential behavioral characteristics that describe the

motives, traits, self-concept, values, knowledge or skills, and attitudes in completing a job or task according to what has been determined (Amalia et al., 2012; Palaniappan, 2003).

There are five indicators that a competent person has (Irwan, 2016; Palaniappan, 2003; Spencer & Spencer, 1993):

- a. Knowledge
- b. Skill (Skill)
- c. Self concept and values
- d. Traits (Traits / Traits)
- e. Motive

Religiosity is a religious commitment that can be seen through the activities and behavior of individuals related to their religion or faith (Glock & Stark, 1965; Pamungkas, 2014).

Measurements of Religiosity into several aspects, namely:

- a. Religious Practice (The ritualistic dimension)
- b. Religious Belief (The ideological dimension)
- c. Religious Knowledge (The intellectual dimension)
- d. Religious Feeling (The experiential dimension)
- e. Religious Effect (The consequential dimension)

Variables are measured using a measuring instrument in an ordinal scale questionnaire that fulfills the Likert scale type statements.

The dependent variable used in this research is the Fraud tendency. The tendency of Fraud is an act carried out to obtain unreasonable personal gain such as Fraud, cunning, concealing the truth, manipulation, or deceiving, which can be in

the form of misstatements of financial statements, corruption, and misuse of assets that cause losses and Fraud perpetrators obtain financial benefits, either directly or indirectly (Chandrayatna & Sari, 2019; OJK, 2017).

According to Chandrayatna & Sari (2019), there are five indicators to determine the level of Fraud tendency in a person, namely:

- a. Tendency to manipulate, falsify, or change accounting records or supporting documents
- b. The tendency to misrepresent or omit significant events, transactions, or information from the financial statements
- c. Tendency to intentionally misapply accounting principles
- d. The tendency to misrepresent financial statements due to theft (misuse or embezzlement) of assets makes the entity pay for goods or services that are not received
- e. The tendency to misrepresent financial statements due to improper treatment of assets and accompanied by false records or documents involves one or more

individuals among management, employees, or third parties.

The data collection technique in this study is by using a questionnaire with a measurement scale used in this study, namely using a Likert scale with a score of 1-5 answers. The data analysis technique in this study used multiple linear regression analysis with the help of SPSS Statistics 20 software.

RESULTS AND DISCUSSION

Based on the distribution of questionnaires distributed online to the Accounting Students of the Indonesian Education University, class of 2017, this study obtained 61 respondents. Respondents were dominated by women, as many as 48 respondents with a percentage of 78.69%, and men as many as 13 respondents with 21.31%.

Data analysis

Validity test

The validity test in this study uses the Product Moment correlation formula with the help of SPSS Statistics 20 software.

Table1. Validity Test Results

Variable	Item	r hitung	r tabel	Result
Competence (X1)	X _{1.1}	0,697	0,248	valid
	X _{1.2}	0,659		valid
	X _{1.3}	0,392		valid
	X _{1.4}	0,789		valid
	X _{1.5}	0,690		valid
	X _{1.6}	0,305		valid
	X _{1.7}	0,365		valid
	X _{1.8}	0,500		valid
	X _{1.9}	0,525		valid
	X _{1.10}	0,545		valid
Religiosity (X2)	X _{2.1}	0,259	0,248	valid
	X _{2.2}	0,259		valid
	X _{2.3}	0,574		valid
	X _{2.4}	0,376		valid
	X _{2.5}	0,524		valid
	X _{2.6}	0,539		valid
	X _{2.7}	0,561		valid
	X _{2.8}	0,465		valid
	X _{2.9}	0,679		valid
	X _{2.10}	0,513		valid
Tendency of Fraud (Y)	X _{2.11}	0,621	0,248	valid
	X _{2.12}	0,446		valid
	X _{2.13}	0,513		valid
	X _{2.14}	0,483		valid
	X _{2.15}	0,404		valid
	X _{2.16}	0,600		valid
	X _{2.17}	0,426		valid
	X _{2.18}	0,317		valid
	X _{2.19}	0,533	0,248	valid
	X _{2.20}	0,272		valid
	Y ₁	0,781		valid
	Y ₂	0,813		valid
	Y ₃	0,790		valid
	Y ₄	0,650		valid
	Y ₅	0,715		valid
	Y ₆	0,651		valid
Y ₇	0,822	valid		
	Y ₈	0,665	valid	

Source: Primary data processed, 2020

From the validity test table, it can be seen that none of the items in the variable are

invalid. So it can be concluded that the question items for each variable can explain these variables.

Reliability testing in this study used the Cronbach's Alpha formula with the help of SPSS Statistics 20 software.

Reliability Test

Table 1: Raliability Test Results

No	Variable	r _{alpha}	r _{kritis}	Result
1	<i>Competence</i>	0,745	0,600	Reliable
2	<i>Religiosity</i>	0,818	0,600	Reliable
3	<i>Tendency of Fraud</i>	0,879	0,600	Reliable

Source: Primary data processed, 2020

Reliability test results can be seen in Table 2; it can be seen that the test results show a value greater than 0.60 so that there are no unreliable variables. This

shows that the distributed questionnaire can be relied upon to be a measuring tool in this study.

Multiple Linear Regression Analysis

Based on the results of multiple linear regression analysis using SPSS Statistics 20

software, the following results were obtained:

Table 3 : Multiple Linear Regression Analysis

No	Variabel Independen	Koefisien regresi	t hitung	Sig.
	Constant	31,845	3,702	0,000
X1	Competence	0,344	2,290	0,026
X2	Religiosity	- 0,334	- 3,141	0,003

R adjusted = 0,119

R square = 0,148

n = 61

F tabel = 3,15

F hitung = 5,047

t-Tabel = 2,004

Source: Primary data processed, 2020

Based on these results, the following regression equation is obtained:

$$Y = 31,845 + 0,344X1 - 0,334X2 + e$$

Hypothesis test

T-test

Based on the results of the t-test using SPSS Statistics 20, the results for each variable are known:

1. X1 "Competence" ($t_{count} > t_{table} = 2,290 > 2,002$), meaning that partially X1, there is a significant influence between competence on the tendency of fraud in Islamic banks.
2. X2 "Religiosity" ($t_{count} > t_{table} = -3,141 > 2,002$), meaning that X2 partially there is a significant influence between religiosity on the tendency of fraud in Islamic banks.

F test

Based on the results of the F test, it is found that the value of the F table ($\alpha = 0.05$) is 3.15, so that $F_{count} > F_{table}$, namely $5.047 > 3.15$ or the value of Sig. F ($0.010 < \alpha = 0.05$), then the model regression analysis was significant. It can be concluded that the competency and religiosity variables simultaneously have a significant effect on the tendency of fraud

Effect of Competence on Fraud Tendency in Islamic Banks

Based on the analysis results in this research, it shows that partially the competency variable influences the tendency of fraud. These results answer the first hypothesis, namely that the competency variable has a positive effect on fraud in Islamic banks. This means that if the level of competence is high, the tendency to commit fraud will also be high.

Knowledge of the organizations possessed by fraud perpetrators will make it easier for the perpetrators to manipulate the situation (Fathi, 2017). Fraud perpetrators are competent in recognizing opportunities to commit fraud by overriding internal

control by controlling the situation for their benefit (Marks, 2014). Therefore, fraud usually involves the right people with the right abilities (Wolfe & Hermanson, 2004).

These results also support the research of Pamungkas, Ghazali, Achmad, Khaddafi, & Hidayah (2018) and Siddiq, Acshyai, & Zulfikar (2017), which show that the competency variable proxied by changes in directors influences detecting fraud. Changes in directors may be an attempt by the company to replace directors who are considered aware of the company's fraud. In addition, changes in the board of directors are also considered to require adaptation time so that the initial performance is not optimal. This is by the opinion (Wolfe & Hermanson, 2004), which states that fraud will not occur without the right people with the right abilities. This ability is used to recognize open doors as opportunities for fraud.

The Effect of Religiosity on Fraud Trends in Islamic Banks

Based on the analysis results in this research, it shows that partially the religiosity variable influences the tendency of fraud. These results answer the second hypothesis, namely that the religiosity variable hurts the tendency of fraud in Islamic banks. This means that if the level of religiosity is high, it will reduce the tendency to commit fraud.

A good understanding of religiosity can affect employee attitudes and behavior in carrying out their duties. The belief in the existence of God and the attitude that always brings God into life will limit behavior that is inconsistent with human rules and God's rules. Therefore, a high understanding of religiosity will correlate with attitudes, behaviors, and work results (Fathi, 2017). Strong faith as a form of religiosity can guarantee that someone will

avoid committing wrong actions, including fraud. Because no matter how small the factor of fraud is, if it is not based on strong faith, then fraud can occur at any time (Mujib, 2017).

These results also support the research of Pamungkas (2014), which shows that religiosity has a negative effect on accounting fraud, which means that if religiosity increases, the level of a tendency to commit accounting fraud decreases. Individuals who are oriented towards religiosity, both intrinsic and extrinsic, have an awareness of religious values and norms and will be moved if external factors are worldly in nature.

Ethical Egita & Siti Mahfiroh (2018), in their research, also show that religiosity has a significant negative effect on fraud. Employees with a high level of religiosity believe in retribution from God. Therefore, the attitude of religiosity can be a limitation in running competition and encouraging each individual to be wiser in facing challenges at work.

Simultaneous Influence of Competence and Religiosity on Fraud Tendencies in Islamic Banks

The results of the previous analysis in this study show that competence and religiosity simultaneously affect fraud.

Banks, especially Islamic banks, urgently need talented human resources. However, if a high Islamic spirit does not support these competencies, it can impact daily activities, which will cause no sense of ownership and responsibility for the progress of Islamic banks (Fikriawan, 2018). So it shows that competence will not be helpful if it is not facilitated with religious values (Mustofa, 2017).

Strong faith as a form of religiosity can guarantee that someone will avoid

committing wrong actions, including fraud. Because no matter how small the factor of fraud is, if it is not based on strong faith, then fraud can occur at any time (Mujib, 2017).

CONCLUSION

Based on the results of data processing and previous discussions regarding the influence of competence and religiosity on the tendency of fraud in Islamic Banks, the following conclusions can be drawn:

1. Competence has a positive effect on the tendency of fraud in Islamic banks. This means that the higher a person's level of competence, the higher the tendency to commit fraud.
2. Religiosity has a negative effect on the tendency to fraud. This means that the higher a person's level of religiosity, the lower the tendency to commit fraud.
3. Competence and Religiosity simultaneously affect the tendency of fraud in Islamic Banks.

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