

**PENGARUH SYARIAH COMPLAINCE TERHADAP FRAUD PADA BANK UMUM SYARIAH
DI INDONESIA**

**THE INFLUENCE OF SHARIA COMPLAINCE AGAINST FRAUD ON THE SHARIA BANKS IN
INDONESIA**

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ABSTRACT

This study aims to analyze how big the influence of sharia complaince towards the profitability of Islamic Banks in Indonesia. Research approach with quantitative methods using secondary data. Method analysis using multiple regression. The results of this study seen a variable Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) simultaneously no significant effect on the variable fraud. From the results of t test variable Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and no significant effect on the variable fraud. From the results of t test variable Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) no effect and not significant on the variable fraud. Based on the results of the above analysis in the absence of such influence caused, the activities in islamic banking is currently carrying out compliance on sharia principles, because the lower the level of fraud the higher the level of shariah complaince on islamic banking. For the banks still have to improve the level of compliance on the principles of sharia and also do activities to the prevention of fraud.

Keywords: Sharia Complaince, Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR), fraud. Islamic Investment Ratio (IIR) fraud.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis seberapa besar pengaruh *syariah complaince* terhadap profitabilitas Bank Umum Syariah Indonesia. Metode analisi yang digunakan adalah regresi berganda. Hasil dari penelitian ini dilihat dari hasil uji F, variabel *Profit Sharing Ratio (PSR)*, *Islamic Income Ratio (IsIR)*, dan *Islamic Investment Ratio (IIR)* secara simultan tidak berpengaruh signifikan terhadap variabel *fraud*. Dari hasil uji t variabel *Profit Sharing Ratio (PSR)*, *Islamic Income Ratio (IsIR)*, dan *Islamic Investment Ratio (IIR)* tidak berpengaruh dan tidak signifikan terhadap variabel *fraud*. Berdasarkan hasil analisis diatas dengan tidak adanya pengaruh tersebut disebabkan, kegiatan pada perbankan syariah saat ini melaksanakan kepatuhan pada prinsip-prinsip syariah, karena semakin rendah tingkat *fraud* semakin tinggi tingkat *shariah complaince* pada perbankan syariah. Bagi pihak bank tetap harus meningkatkan tingkat kepatuhan pada prinsip-prinsip syariah dan juga melakukan kegiatan terhadap pencegahan penipuan.

Kata kunci: *Sharia Complaine, Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), dan Islamic Invesment Ratio (IIR), fraud.*

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INTRODUCTION

Fraud is a despicable act that is viewed from the aspect of religiosity and diversity. Such acts negatively against the other party in this aspect financial. Efforts to reduce fraud is divided into three phases. Phase the first is the phase of fraud prevention measures. The way that most effective is through changes in behavior and organizational culture pay attention to the fraud. The efforts implemented through the governance structure the company, the tone at the top, set realistic goals and policy as well as the procedure to prevent irregularities and actions (Singleton, 2010). Albercht (2003) argue that fraud prevention can be achieved through the efforts of to create a culture of honesty, openness, and minimize the action fraud. As for the reasons underlying this research is the emergence of issues about the weakness of corporate governance in the islamic banking industry that increasingly attract the attention of economic experts and Islamic finance . one of concerns the sharia complaine, where the management of islamic banks is not able to provide the best shariah compliance at each service products and islamic banking services provided (Asrori, 2014). Departing from the research done Asrori (2011) on the attitudes and interests of the accountants and managers of islamic banks against the practice of sharia adherence, show the results that the accountant and managers of islamic banks are positive to the practice of disclosure of shariah complaine. Later research conducted by Falikhatun (2012) who examine the effect of sharia compliance on health inansial islamic banks, the results of which show that sharia compliance significant effect on the

health of islamic banks. Wahyu and Gideon (2017) states that by giving a contribution for the regulator in set paeraturan to improve the quality of the audit especially in the detect cheating. Based on the description above, the writer will do the research about the Influence of Sharia Complaine Against the aud In Islamic Banks in Indonesia. Based on the title of the contained formulation of the problem is there Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) effect on the raud of sharia banking in Indonesia.

LITERATURE AND METHOD

Theory Agency According to jensen and meckling, the theory of agency defined as a contract where one or more persons (the principal) rule another person (the agent) to perform certain services on behalf of principals as well as give authority to the agent to make the best decisions for the principal. If both parties have the same goal to maximize the the value of the company, then it is believed the agent will act accordingly with the interests of the principal (Jensen, 1976). The relationship of principal and agent occur if action a person does has an impact on people other or when a person is highly dependent on the actions of others. The influence of this dependence is manifest in the agreements in the structure of the institutional at various levels, such as norms of behavior and the concept of a contract between the two (Lane, 2000).

Sharia Bank is a bank in the running of activities business based on the principles sharia (Yaya, 2014). Fulfillment against islamic values (sharia complaine) to be one of the aspects ofcthe fundamental that distinguishes Islamic banking with

conventional (Maradita, 2014). Based on Bank Indonesia Regulation Number 13/2/PBI/2011 about the The Compliance function implementation of commercial Bank, the intended function compliance is a series of actions or steps that have character ex-ante (preventive) to ensure that the policies, provisions, system and procedures and business activities conducted by the bank has been in accordance with bank Indonesia regulations and legislation in force, including sharia Principles for the bank as well as ensure compliance the bank against the commitment made by the bank to bank Indonesia.

Components of sharia compliance is item which is used as a indicators in the report of the performance of the products institutions based on sharia. Here some indicators of shariah compliance according to Hameed et al. (2004), along with an explanation:

Profit Sharing Ratio (PSR) One of the main objectives of Islamic Banks is the result. therefore, it is important to identify how far Islamic banks have successfully achieve the goal of their existence for results through this ratio. Islamic Investment vs Non-Islamic Investment. Islam has been expressly prohibits transactions that involve riba, gharar and gambling. But, present still many found trade practicing that is not in line with Islamic teachings.

The Relationship Between Sharia Compliance with Fraud

The low level of compliance towards sharia principles provide opportunities for the occurrence of Fraud in islamic banks. Therefore, the best of the fulfillment of sharia principles (sharia compliance) of the entire activity the management of customer funds by islamic banks is very important in the business activities of islamic banks. Compliance and conformity of the Bank against the principles of sharia often questioned by the customer. In principal the results of the research Bank Indonesia stated that customers who use the services

of islamic banks some have a tendency to stop being a customer, among others because of doubts about the consistency of the application of sharia principles. Implicitly it these show that the practice of Islamic banking during this less pay attention to the principles of sharia to be one of the things that can affect the reputation of and public confidence in Islamic banks, it is impact on the loyalty of the people using the services of Islamic banks (El Junusi, 2012).

Furthermore, research conducted Asrori (2011) on the attitudes and the interest of the accountants and the managers of Islamic banks against compliance practices sharia, shows the results that the accountant and the manager of the Islamic banks behave positive impact on disclosure practices of sharia compliance. Then research conducted by Falikhatun (2012) who examine the effect of compliance islamic to the health of the inansial Islamic banks, the result of which shows that sharia compliance affects significant to the health of the bank sharia.

Based on the results of research Haifa Najib and Rini (2016), which means that on the activity of the revenue and investment of Islamic banks has been in do or dominated by the activity of the nature of sharia and according to the principles Islam but still there are cheating that occurs so that the activity income and investments in accordance with the principles of the sharia is not effect against the fraud that occurred.

In this study test the influence of sharia compliance use indicator which is included in the Islamicity disclosure index (IDI), which developed by Hameed et al. (2004), indicators, namely, Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR). Based on theory and previous research regarding sharia compliance and its influence on Fraud as has been described.

The population in this research is all of Islamic Banks there are in Indonesia. Sharia Bank in Indonesia is 13 Banks. The sample that take in this research is 9th of

sharia bank. The sampling technique used is purposive sampling with criteria of islamic banks which publish annual-report on the year 2013 until 2017. The Unit of analysis in this study amounted to 45 of the annual report of Islamic Banks. Methods data collection to collect data in research this is a method of documentation and literature study method.

The dependent variable in this study is a fraud. Fraud in this study is measured by looking at the number of internal fraud occurring in the bank sharia is disclosed in the annual report the implementation of GCG each each islamic bank. The amount of internal fraud used for in research this focus on the fraud that occurred in the employment relationship (occupational fraud) or which is also called internal fraud. While variabel independent in this research is the sharia compliance measured using three proxies namely Profit Sharing Ratio (PSR) which in December showing that public bank by dividing by dividing the number of mudharabah financing and musyarakah with a total financing of islamic banks, Islamic Income Ratio (IsIR) which is measured by dividing the income of the Islamic bank of sharia with the total income, and the Islamic Investment Ratio (IIR) as measured by divide the Islamic investment islamic banks with a total Investment (Hameed et al,2004).

This study used multiple regression analysis tool (multiple regression) to test pengaruh between the dependent variable into two of the independent variables.

RESULT AND DISCUSSION

This research did some test using the SPSS 23, namely a statistical test descriptive, the classical assumption test (normality test, multikolonieritas, autocorrelation and heteroscedasticity) and hypothesis test (test koeisien determination, test and t test) (Ghazali, 2005).

Based on the test results the coefficient of determination value adjusted

R Square amounted to 0.038 this means that by 38 percent of the variation in the variable the dependent fraud can be explained by the variation of the four independent variables Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) while the rest (100%-38% =62%) is explained by causes other models, such as internal audit, internal control, external audit (In'airat, 2015) and the implementation of the duties and responsibilities of DPS (Asrori, 2015). The results of the F test value of F count equal to 1.580 with the sig 0.209, because the value of probability is significantly greater than 0.005 shows that the independent variable is the Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) simultaneously or together. The same does not affect the variable fraud. Based on the Results of the Test Statistics T of the three variables the independent entered into the regression model variables PSR, IsIR, and The IIR is not significant, it can be seen from a significant probability to PSR of 0.075 for the IsIR of 0,979 and IIR by 0,238 So can inferred from the three independent variables in the regression model on this research is persial no effect on fraud.

The influence of the Profit-Sharing Ratio (PSR) against fraud

Based on the results of the processed data show that the Profit Sharing Ratio (PSR) effect negative against fraud in islamic banks. The results of the analysis the regression showed a variable Profit Sharing Ratio has a value of significant which is more than 0.05 that is equal to 0.075 in other word. Based on these results it can be concluded that sharia compliance that proxies by the variable Profit-Sharing Ratio does not affect the fraud in Islamic banks.

The influence of Islamic Income Ratio (IIR) against fraud

Based on the results of processed data shows that Islamic Income Ratio (IsIR) influential negative to fraud in islamic banks. Results the regression analysis

shows variables Islamic Income Ratio (IsIR) has the value of significant more than 0.05 that is equal to 0,979. Based on these results it can be concluded that sharia compliance proxies by the variables Islamic Income Ratio (IsIR) has no effect against fraud in islamic banks.

The influence of Islamic Investment Ratio (IIR) against fraud

Based on the results of the data processed shows that the Islamic Investment Ratio (IIR) influential negative to fraud in islamic banks. Results regression analysis showed the variable of Islamic Investment Ratio (IIR) has the value of signiikansi more than 0.05 that is equal to 0,238. Based on these results it can be concluded that sharia compliance proxies by the variables Islamic Investment Ratio (IIR) is not effect on fraud in islamic banks.

Based on the calculations that have been done from the third poksi that used to assess the sharia compliance in this study did not find the influence significantly against fraud. This is due to the activities on Islamic banking at this time carry out compliance on prinsip principles the sharia, because the lower the level of fraud the higher the level of shariah compliance on Islamic banking. This is in accordance with the theory of Agency, where the information possessed by the agents is not used to take advantage for himself or any other person who can not lead losses for the principal and the company. In the absence of such influence then the bank should still be increase the level of compliance and also conduct prevention activities fraud. Albercht (2002) argue that fraud prevention can achieved through the efforts to create a culture of honesty, openness, and minimize fraudulent actions.

Fraud is a despicable act that is seen from the aspect of religiosity and diversity. Such acts negatively to the other party in terms of financial aspects. Efforts to reduce fraud are divided into three phases. The first phase is the phase of the fraud measures prevention. The most effective

way is through behavior change and organizational culture pay more attention to fraud. Efforts implemented through the corporate governance structure, tone at the top, set realistic goals, and policies and procedures to prevent deviations actions (Singleton, 2010).

In Al-qur'an-Surah An-Nahl, verse 105 Allah says, which means: *“Actually who invent a lie just people do not believe in the verses of Allah, and those liars”*. From the arguments above, it can be known that when doing a follow dishonesty then including people who do not want to believe in God. So it is very important for islamic banking to promote the attitude of honesty in the conduct of banking practices, especially when pulling investors and customers. In carrying out the business humans tend to focus on the financial interests of the company and often ignore ethics in paktik business. In Islam, The search for high profits isn't it the main but the orientation of islamic banks in providing benefits to the community is there.

CONCLUSION AND IMPLICATION

Based on the results of the analysis, from the results of calculation it can be taken several the conclusions of the study include:

- a. Sharia Compliance with proxy Profit-Sharing Ratio has no effect against fraud in islamic banks. The thing that the bank need to do precision about the banking products related with for results.
- b. Sharia Compliance with the proxy of the Islamic Investment Ratio does not effect on fraud in islamic banks. The thing that the banks still have to do the prevention associated with cheating in invest and do socialize sharia-based associated with the investment.
- c. Sharia Compliance with proxy Islamic Income Ratio (IIR) is not effect on fraud in islamic banks. The thing that it can be said with the results of income of the islamic banks currently seen with the to commit fraud, then the banks need to

perform activities in accordance with the principles of the sharia concerning the income islamic banking, due to further improve the level of compliance of the bank sharia then the lower the fraud happened in the bank.

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