



Prevention of Fraud: Using the Concept of Istikhlaf Approach for Public Accountants

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Abstract

This study aims to explore the effectiveness of the istikhlaf concept approach in fraud prevention among public accountants. Istikhlaf, which refers to the concept of leadership and responsibility from an Islamic perspective, offers an ethical approach that can strengthen integrity and honesty in the accounting profession. This study uses a quantitative method by collecting data through questionnaires distributed to 63 public accountants in various public accounting firms in Medan city. Data analysis is conducted using the Partial Least Square (PLS) analysis method to determine the relationship between the implementation of the istikhlaf concept and the reduction of fraud incidents. The results of the study show that there is a significant positive correlation between the implementation of the istikhlaf concept and fraud prevention. Accountants who adopt the principles of istikhlaf tend to exhibit more ethical behavior and are less involved in fraudulent actions. These findings indicate that the integration of strong moral and ethical values, as promoted in the istikhlaf concept, can play an important role in fraud prevention efforts in the public accounting profession. This study suggests that public accountants consider implementing training programs that incorporate the istikhlaf concept to enhance ethical awareness and responsibility among accountants. Thus, the results of this study not only contribute to the academic literature on fraud prevention but also provide practical recommendations for practitioners in improving professional integrity.

Keywords: *Istikhlaf Concept; Fraud Prevention; Public Accountants.*

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1. Introduction

Fraud prevention in the public accounting profession is crucial, as existing professional standards emphasize that codes of conduct serve as guidelines for each member to maintain professional behavior. Violations of these rules can lead to disciplinary sanctions by the professional association. Audit reports, as tools for public accountants, enable them to express opinions based on their expertise after evaluating and understanding transactions in accordance with applicable laws, while maintaining freedom from fraud and independence. The public accounting profession, which is one of the most respected professions, must be grounded in solid ethics and good business practices. A professional public accountant must have the courage to reject any actions that contradict professional standards and perform their work in accordance with prevailing ethical morality.

This research is conducted with consideration of the importance of auditors being able to detect fraud while carrying out their audit activities. This requires the auditor's ability, including how an auditor upholds professional ethics and independence as regulated in professional standards, so that auditors have commitment and cannot be influenced by parties with vested interests in the audit results, such as management, but also by shareholders and potential shareholders (external parties). Fraud is an illegal and unjustifiable act. Fraud is almost always present in every organization ([ACFE, 2018](#)). The estimated quantitative value of the loss is 5% of sales value, and if multiplied by the Global Gross Domestic Product, it will result in significant losses. Qualitative losses include disruptions to economic growth and development, as well as damage to social life ([Umar, Haryono, and Purba 2019](#)). However, although the importance of fraud detection in audits is recognized, there is a research gap that needs to be filled, particularly regarding the impact of professional ethics and auditor independence on their ability to detect fraud. Most previous studies have focused more on the technical and procedural aspects of audits, while the role of ethical values and auditor commitment in preventing fraud has been underexplored, especially in the context of auditors operating in emerging markets.

To prevent fraud, in addition to implementing an accurate and reliable control system, a very important factor to consider is the human resources responsible for running the control system. There are several key parties in this regard, such as accountants (whether as internal auditors, external auditors, or forensic auditors), company leaders, and managers. Each individual, whether an accountant or a company and financial institution leader, must possess certain qualities that significantly determine the success or failure of the control system's implementation. The level of religiosity is the most important factor that must be present in each leader and employee of a company. ([Koesmana, D. S., Kristiawan, H., and Rizki 2007](#))

An individual's understanding of religion is crucial in shaping their character. Every religion teaches how a person can become honest and responsible for their actions. In Islam in particular, every human being is born to be a caliph on earth. It is an obligation for humans, as caliphs on earth, to perform two forms of sunnatullah: fulfilling their duties to God, to fellow humans, and to the ecosystem ([Mardiyah, Sunardi, and Agung 2018](#)). This is because humans are endowed with advantages over other creatures, such as intellect, thought, and the ability to distinguish between good and bad. Known as Khalifatullah fil Ardh or Leader on Earth, this means that everyone is a leader and will be held accountable for whatever they do during their life on earth.

In Islam, work as an element of production is based on the concept of Istikhlaf, where humans are responsible for cultivating the world and for investing and developing the wealth entrusted by Allah to meet human needs ([Idwal, 2014](#)). The concept of Istikhlaf, which focuses on sincere intention and trustworthiness in action, has not been explained in detail in the existing literature in relation to fraud prevention by public accountants. In fact, the application of the principle of Istikhlaf in public accounting practice can make a significant contribution to fraud prevention efforts. As a moral value that underpins honesty and responsibility, Istikhlaf can strengthen the commitment of public accountants to maintain integrity in carrying out audits and avoid the temptation to engage in unethical actions. Therefore, further elaboration is needed on how the concept of Istikhlaf can be applied in the context of public accounting and why this concept is relevant for research, considering the importance of ethics and independence in preventing fraudulent practices in this sector.

This research is an extension of several previous studies, namely the research conducted by ([Adnyani, 2014](#)), which examined the influence of contextual variables on independence in detecting fraud, and the research conducted by ([Okpianti, 2016](#); [Rachman, 2017](#), and [Ristalia, 2015](#)), which examined professional ethics variables on fraud detection, as well as the research conducted by ([Nofryanti, 2016](#)), which examined the variables of professionalism and auditor experience in detecting fraud. As previously mentioned, this research is an extension of the above researchers by combining independent variables such as professional ethics and auditor independence, and in this study, there is an addition of a moderating variable, which is auditor professionalism, to examine the influence of applying auditor professionalism on professional ethics variables, independence, and fraud detection. Here, there is a difference between the research that has been conducted and the research conducted by the current researcher. Another contribution is how to improve the application of fraud detection

in discussing various cases of professional ethics such as the SNP Finance and British Telecom cases mentioned above. It is hoped that fraud detection will help auditors prevent fraud itself.

This research will focus on the factors influencing fraud detection based on the concept of Istikhlaf in public accounting firms in the city of Medan. The researcher chose public accounting firms as the object of this study because some public accounting firms, known as KAPs, are still involved in fraudulent activities. From this focus, the researcher has chosen the title "Prevention Of Fraud: Using The Concept Of Istikhlaf Approach For Public Accountants."

2. Literature Review

Morality consists of values and norms that guide an individual or a group in regulating their behavior. According to ([Yilmaz, 2020](#)), moral development theory states that morality evolves through three stages: the pre-conventional stage, the conventional stage, and the post-conventional stage. ([Elm, 2019](#)) states that "an individual's ability to resolve ethical dilemmas is influenced by their level of moral reasoning." Someone who exhibits individual morality at the post-conventional stage is less likely to engage in accounting fraud, whereas someone at the pre-conventional stage is more likely to engage in accounting fraud.

The philosophy of Istikhlaf, in practice, is closely related to an individual's

understanding of their religious teachings. An individual's understanding of the philosophy of the Istikhlaf concept will lead to the belief that every action and behavior, no matter how small, will be held accountable because humans are the only creatures endowed with intellect and reasoning (Kholmi, 2012).

This study will first examine six factors influencing fraud detection among several factors previously proposed in earlier research: control environment, risk assessment, control activities, information and communication, monitoring, and the concept of Istikhlaf. Then, it will also examine the direct and indirect impacts of these factors on fraud detection. Furthermore, it will be tested how the direct influence of financial compensation will affect fraud detection. The framework can be seen in the following diagram:

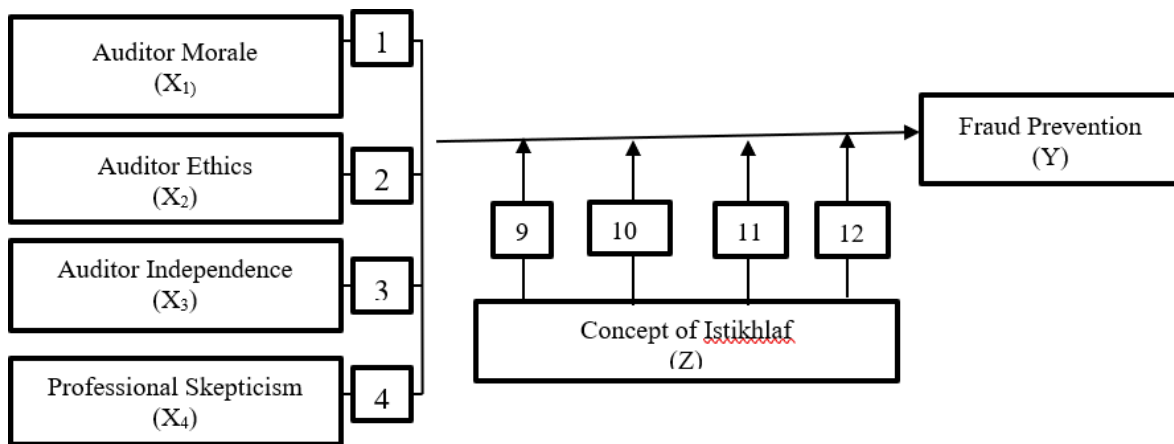


Figure 1. Research Thinking Framework

Fraud Prevention

The definition of fraud according to (Tuanakotta, 2007) is any illegal action characterized by deception, concealment, or breach of trust. This action is not dependent on the application of threats of violence or physical force. Fraud is carried out by individuals and organizations to obtain money, property, or services: to avoid payment or loss of services or to secure personal business gains.

Auditors play a significant role in preventing and detecting fraud. According to (Richard J. Bolton 2002), a distinction should be made between fraud prevention and fraud detection. Fraud prevention involves a series of actions to stop fraud from occurring in the first place. Examples of fraud prevention include implementing security threads and holograms on paper currency. Fraud detection begins when there are suspicions or indications of fraud, such as a decrease in profits or significant increases in expenses. One way to do this is by conducting analytical reviews.

The occupational fraud tree has three main branches: corruption, asset misappropriation, and fraudulent statements. Generally, the classification is divided into three categories: 1) Corruption 2) Asset Misappropriation 3) Fraudulent Financial Statements.

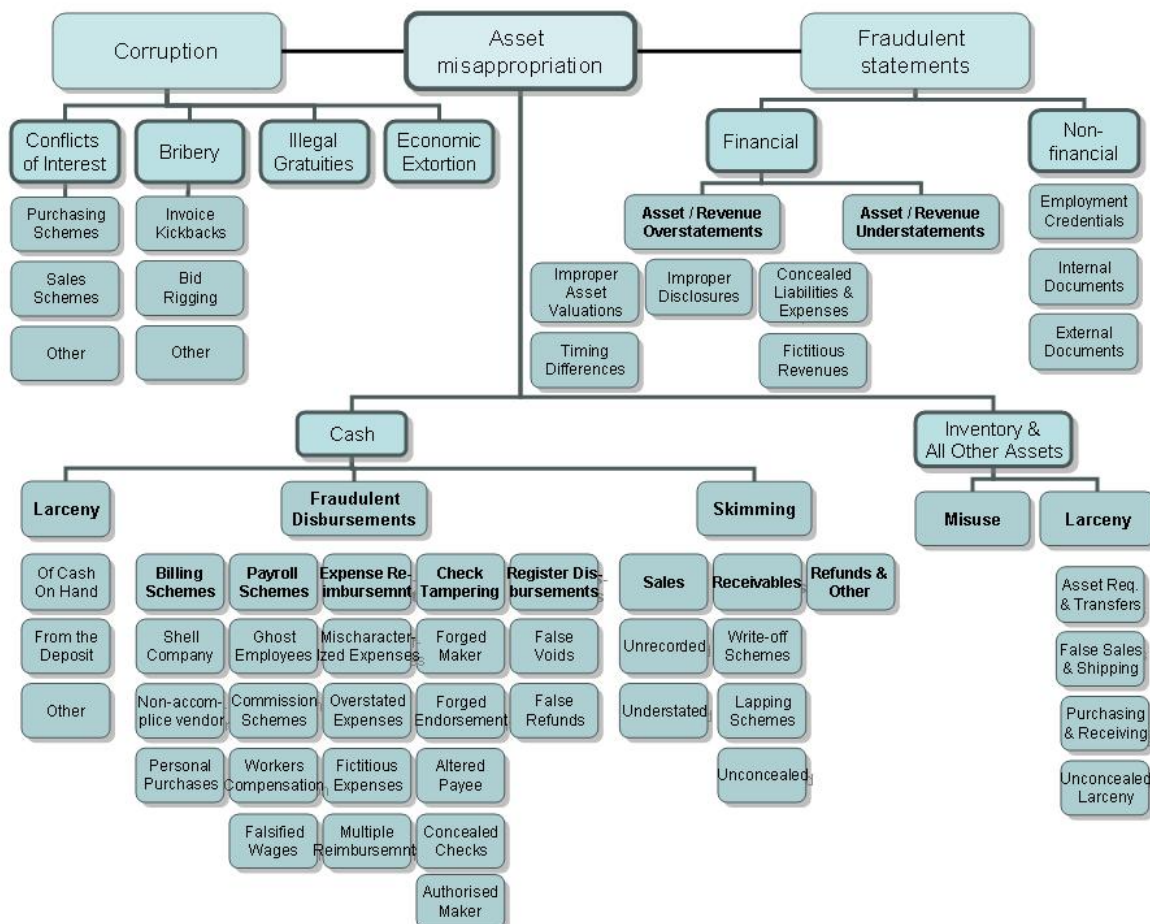


Figure 2. Fraud Tree (Association of Certified Fraud Examiner (ACFE), 2016)

This type of fraud is the most difficult to detect because it involves collaboration with other parties such as bribery and corruption, which are the most common types of fraud in developing countries where law enforcement is weak and there is still a lack of awareness of good governance, thus the integrity factor is questionable. This type of fraud is often difficult to detect because the parties involved benefit from the collaboration (mutual symbiosis). It includes abuse of authority/conflict of interest, bribery, illegal gratuities, and economic extortion. Additionally, (Wall, 2004) adds another typology of fraud, which is cybercrime. This is the most sophisticated type of fraud carried out by individuals with specialized skills not necessarily possessed by others. Cybercrime is the most feared type of fraud in the future as technology advances rapidly and becomes more sophisticated.

Auditor Ethics

The concept of morality is often equated with ethics. Morality comes from the Latin word "moralia," an adjective derived from "mos" (custom) and "mores" (behavior), while Ethics in Latin "Ethica" means moral philosophy, which is a guideline for good behavior from cultural, social, and religious perspectives. The meanings of the words ethics and morality are indeed synonymous, but according to (Indriawati, 2006), they have different nuances in concept. Morality or moral ethics is usually associated with the rightness or wrongness of one's actions. Whereas ethics is the study of moral actions or the system or code of behavior that follows them. Ethics as a field of study establishes standards to

distinguish between good and bad character, or in other words, ethics is a normative study of the various principles underlying the types of human actions.

Auditor Independence

Auditor independence is viewed as the unbiased perspective used in conducting audit tests, evaluating the results of these tests, and reporting audit findings ([Arens, Elder, & Beasley, 2012](#)). Deis and Giroux stated that auditor independence is the most crucial factor in the professionalism of auditors ([Deis & Giroux, 1992](#)).

Auditor independence refers to a neutral position, meaning that an auditor should not have any "special relationships" with parties related to audit activities, including relationships involving capital participation and other investments, familial ties, and so forth ([Umar, 2006](#)). This is intended as an assurance of the absence of factors that could influence an auditor's objectivity in performing their duties. In the conduct of audit activities, the position of a Functional Auditor Officer (FAO) must be truly independent, meaning that the FAO must be completely free from stakeholders involved in the audit activities they are conducting. From the planning of audit assignments, the officials assigning the audit and the assigned prospective auditors must consider the independence or freedom of position in the intended audit assignments. If any special relationships are considered to interfere with auditor independence, the non-independent party must be replaced with an independent party. Regarding the fact that the issue of auditor independence factually (independent in fact) arises from special relationships, independence in appearance (independent in appearance) must also be considered, resulting from good relationships, the provision of work facilities, and so forth. Independence is a crucial key in audit execution. The credibility of audit execution and results will be questioned if there is a lack of independence in oneself and in the execution of the audit ([Umar, 2006](#)). According to Mautz and Sharaf ([Mautz & Sharaf, 1961](#)), independent practitioners encompass three indicators: (1) Independence in planning, (2) Independence in execution, (3) Independence in reporting. Fraud is an act carried out intentionally and consciously by an individual to steal company assets when the perpetrator commits the acts to benefit himself, and the actions are detrimental to the company. This research aims to know about the role of internal auditors in fraud prevention and detection ([Fahmi, 2023](#)). Audit fees influence the interest in pursuing a career as a public accountant among students of the Faculty of Economics, Accounting Department, at UMSU ([Harahap, 2021](#)).

Istikhlaf Concept

According to Zamakhshary in the interpretation of al-Kashshaf, the meaning of Istikhlaf is that the wealth in human hands belongs to Allah. Allah has made you His representative to hold that wealth, to enjoy it, and to be its steward. Certainly, that wealth is not yours, because you are only a representative. So, spend that wealth in the path of Allah and make it easier to do so.

The concept of Istikhlaf further emphasizes that there are limitations on every individual in utilizing the wealth entrusted to them by Allah SWT ([Amalia, Husna, and Edi 2022](#)). Additionally, this concept also explains that among the wealth entrusted to us, there are also assets belonging to others that must be distributed through the schemes of zakat and charity

(Dumairy, 2020). According to (Nurhayati, 2016), there are four main indicators related to the concept of Istikhlaf. First, being aware of religious activities. Second, being responsible for disclosing the source of income. Third, being responsible for disclosing the expenditure flow. Fourth, allocating specific expenditures for social purposes.

3. Methodology

This type of research is associative research with a quantitative analysis approach. Quantitative analysis is a systematic scientific study of parts and phenomena as well as the causality of their relationships. The nature of this research can be determined based on the relationships among variables used in the study. This research aims to obtain a comprehensive picture of fraud prevention associated with the variables of auditor morality, auditor ethics, auditor independence, skepticism, and the concept of Istikhlaf among public accountants in the city of Medan. Thus, the thinking pattern used employs deductive methods. This means that a thinking pattern characterized by general and global aspects is used to think about specific local issues, which are then applied back to the global and general aspects.

The population in this study consists of auditors working at Public Accounting Firms in Medan. According to (Arikunto, 2006), the population is the entire object of research. The population of auditors working in 20 (twenty) Public Accounting Firms in Medan, including both head offices and branches, totals 168 individuals, based on the IAPI Directory of 2023.

The determination of sample size in this study was conducted using statistical calculations, specifically using the Slovin's Formula. The precision level set for sample determination was 10%. The Slovin's Formula used is as follows:

$$n = \frac{N}{1 + N(e)^2}$$

Note:

n = Sample size/number of respondents

N = Population size

e = The percentage of allowable sampling error that can still be tolerated (e = 10%)

Based on the Slovin's Formula above, the sample size for the study is:

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{168}{1 + 168(10\%)^2}$$

$$n = \frac{168}{1 + 168(0,1)^2}$$

$$1 + 168(0,1)^2$$

$$n = \frac{168}{1 + 168(0,01)}$$

$$1 + 168(0,01)$$

$$n = \frac{168}{2,68}$$

$$2,68$$

$n = 62,687$ rounded to 63 respondents.

The activities conducted in relation to the writing of this research include searching for and collecting data with the following classifications: 1. Primary data refers to data obtained directly by the author from the field (field research). In this case, the author uses a questionnaire data collection method, 2. Secondary data, which is used as a complement to the primary data, is obtained from library searches, especially from journal articles, textbooks, magazines, newspapers, bulletins, notes, reports, and other supporting literature.

The data collection instrument used in this research is a questionnaire, which involves primary data obtained through field surveys in the form of questionnaires and must be processed further. The questionnaire method is a data collection technique using a form containing questions posed in writing to an individual or a group of people to obtain answers, responses, and the necessary information. The scale used in this research is the Likert scale. The Likert scale is used to measure the attitudes, opinions, and perceptions of an individual or a group of people about a particular phenomenon.

Descriptive statistical analysis is used to understand the characteristics of the sample used and to describe the variables in the research. Descriptive statistical analysis includes the count, sample size, minimum value, maximum value, mean value, and standard deviation of all variables. This data will be analyzed using statistical analysis, specifically partial least squares-structural equation modeling (PLS-SEM), which aims to perform path analysis with latent variables. This analysis is often referred to as the second generation of multivariate analysis ([Ghozali, 2018](#)). Structural equation modeling (SEM) based on variance can simultaneously test both the measurement model and the structural model. The measurement model is used for validity and reliability tests, while the structural model is used for causality testing (hypothesis testing with predictive models) ([Abdillah, W., & Jogiyanto, 2009](#)).

4. Results And Discussion

Overview of Research Locations

The research is conducted on accountants at Public Accounting Firms in the city of Medan, including both the main office and branch offices from other cities. Regarding

the research timeline, the pre-research phase, title submission, and proposal writing have been completed. The next stage is the submission of the proposal for the appointment of proposal reviewers, which may take several months. Data collection will take place after the proposal seminar. The subsequent stages will involve data analysis and discussion of research findings, alongside dissertation supervision.

Relationship Construct Variables

Table 1. *Path Coefficient*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Moral Auditor > Fraud Prevention	0,051	0,060	0,099	0,518	0,604
Auditor Ethics > Fraud Prevention	0,237	0,240	0,095	2,507	0,012
Auditor Independence > Fraud Prevention	0,454	0,434	0,083	5,442	0,000
Professional Skepticism > Fraud Prevention	0,085	0,102	0,104	0,819	0,413
Concept of Ikhtilaf > Fraud Prevention	0,075	0,016	0,096	2,782	0,013
KI_MA > Fraud Prevention	0,119	0,066	0,108	2,316	0,020
KI_EA > Fraud Prevention	0,058	0,047	0,115	2,499	0,018
KI_IA > Fraud Prevention	0,228	0,192	0,098	2,328	0,020
KI_SP > Fraud Prevention	0,066	0,104	0,127	1,980	0,045

Source: Ouput SmartPLS 4.0

Analysis of Solution Synthesis Results

To assess the influence at the structural level, it is done by examining the f-square value. This is achieved by including variables in the model and removing variables from the model, then comparing the R-square of both occurrences. The levels of the f-square value are divided into three categories: (0.02 low category), (0.15 moderate category), and (0.35 high category). The f-square value in this study is as follows:

Table 2. *f-square*

	Auditor Ethics	Auditor Independence	Conceptl khtilaf	Moral Auditor	Fraud Prevention	Professional Skepticism
Auditor Ethics					0,257	
Auditor Independence					0,362	
Concept Ikhtilaf					0,000	
Moral Auditor					0,081	
Fraud Prevention						
Professional Skepticism					0,017	

Source: Output SmartPls 4.0

Based on the results of the study, it shows that an auditor's morality has an influence on fraud prevention. This is because individuals believe that they are at a high moral level in their daily lives, making it unlikely for someone with good morals to commit fraud. However, this can still occur due to external pressures from others or environmental factors ([Nikmatia, F., Mardiana, I., & Nugraha, 2021](#)). Having good morals at work means that officials also have a high level of dedication to their government. As a result, officials are likely to work well for the advancement of the village government. Conversely, if their morals are low, officials are more likely to perform poorly and will rationalize this as a normal occurrence due to a lack of concern for the quality of their work. Therefore, when such an official commits fraud, it will be seen as a common practice. It can thus be concluded that the higher the morality of an individual, the lower the tendency for fraud to occur.

Based on the responses from 63 respondents that the researcher collected, several factors were identified that show how the ethics of auditors influence fraud prevention. One of these factors is that auditor ethics help filter auditor behavior and serve as a guideline for auditors in their work. Auditors working at public accounting firms (KAP) in Medan know what is allowed and what is not allowed for an auditor to do. As auditors, they must behave according to the established auditor code of ethics. Any violations, whether intentional or unintentional, will result in sanctions for the auditor. Therefore, in preparing and reviewing financial statements, auditors at KAP Medan always prioritize auditor ethics over personal interests. This certainly helps prevent fraud in the company because, when auditor ethics are properly implemented by internal auditors, it minimizes and prevents fraud. By adhering to these auditor ethics, the credibility of the auditor is guaranteed, and the audit results can be held accountable.

This study shows that auditor independence has a significant effect on fraud prevention. This indicates that the level of independence held by employees can certainly detect fraudulent actions. Fraud can happen and be committed by anyone, at any time. The results of this study contradict research conducted by (D. Setiawan, 2016), which showed

that internal auditor independence did not influence the detection of fraud. ([Arens, A. A., & Loebbeck, 2009](#)) stated that independence is an objective that must always be pursued, and it can be achieved to a certain extent. For example, even if an auditor is paid by the client, they must still maintain enough freedom to perform a reliable audit in an effort to prevent and detect fraud. The results of this study are consistent with research by ([Sodik, 2007](#)), which states that auditor independence significantly influences the ability to detect fraud indications.

Professional skepticism is a key element in fraud prevention, particularly in the context of auditing. Professional skepticism involves a critical attitude and careful evaluation of audit evidence, not simply accepting information without adequate verification. In practice, auditors with professional skepticism are more likely to identify anomalies or signs of fraud because they are less easily influenced by management's explanations that may be misleading. For example, research by ([Hurt, R. K., Brown-Liburd, H., Earley, C. E., & Krishnamoorthy, 2013](#)) shows that auditors with a high level of skepticism are more effective in detecting red flags related to fraudulent activities. Additionally, international auditing standards, such as ISA 240, emphasize the importance of professional skepticism at every stage of the audit to reduce the risk that significant fraud will go undetected. Without this skeptical attitude, auditors may fail to notice contradictory evidence or may rely too heavily on untested assumptions, increasing the likelihood that fraud will be overlooked in the audit ([Kassem, R., & Higson, 2012a](#)). Therefore, professional skepticism is not only important for enhancing fraud prevention but also essential in preventive efforts against fraud in organizations.

The research ([Putra, 2018](#)) findings indicate that compensation adequacy moderates the influence of attitude towards behavior and perceived behavioral control on the intention of civil servants to engage in procurement fraud. However, compensation adequacy does not significantly moderate the influence of subjective norms on the intention of civil servants to engage in procurement fraud. The research ([Anwar, 2020](#)) result implies information about the traditional market sellers' understanding of business ethics that very diverse. Although some sellers do not know theoretically about business ethics, they implement the ethical business value because of their obedience to religious values taught by their families. The function of Al-Hisbah in the Wonokromo market has been going well despite some shortcomings that might able to be managed by supervision in terms of price, size/scale, and quality of goods. The implication of this research is its contribution to the development of Islamic Economics science, and input for stakeholders including market management and city government who involved in socialization and implementation business ethics at traditional markets.

The concept of *istikhlaf* in the context of Islam is often translated as the concept of leadership or stewardship over the earth granted by Allah to humans. In relation to fraud prevention, *istikhlaf* plays an important role because it emphasizes the moral and ethical responsibility of a leader or steward in fulfilling their trust. Leadership based on *istikhlaf* means prioritizing honesty, transparency, and accountability, which are key values in preventing fraudulent actions. A leader who understands and applies the concept of *istikhlaf* will consistently maintain their integrity and ensure that all actions and policies taken align with the principles of justice and truth. According to research by Faruq Abdullah in the journal *Islamic Ethics and Fraud Prevention*, the application of Islamic ethical principles in leadership has been proven effective in reducing incidents of fraud in organizations. Thus, the concept of *istikhlaf* not only provides an ethical framework but also a practical strategy

in creating an environment free from fraud and corruption.

5. Conclusion

Istikhlaf is an Islamic concept that emphasizes humanity's role as stewards on earth and their responsibility to manage wealth fairly and responsibly. In the context of public accounting, the concept of Istikhlaf directs the need for public accountants to act as representatives of Allah in carrying out their duties, maintaining integrity, independence, and high ethics.

By applying the concept of Istikhlaf, public accountants are expected to better understand the importance of maintaining integrity and independence in every step of their work. This can help build public trust in the accounting profession and promote the creation of a cleaner and more transparent business environment.

In order to face future challenges, there is a need for sustained efforts to enhance understanding and application of the concept of Istikhlaf among public accountants. Thus, the practice of public accounting can become more effective in preventing and reducing the risk of fraud, thereby providing greater benefits to stakeholders and the general public.

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