



# Islamic Value Oriented Fraud Awareness: Phenomenology of Anti Fraud Behavior in Medium Scale Business Sector

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**Abstract.** This study aims to determine how many business people understand business without fraud, which is oriented towards Islamic values. The objects studied are the personality of the businessman, the understanding of the business environment, and the knowledge/experience of the businessman about fraud. The approach used in this research is a descriptive approach and a causal approach. Respondents in this study were 63 medium-scale businessmen who were determined by a convenience sampling approach with causality analysis technique using Smart PLS 3.0 as a data processing tool. The results of the study reveal, first: That business understanding has an effect on fraud awareness. This means that the higher the understanding of business people who are motivated by personality, understanding of the business environment, and knowledge/experience about fraud will increase awareness of fraud that is motivated by factors of opportunity, rationalization, and pressure. Second: Business understanding is determined mainly by understanding the business environment. Meanwhile, knowledge/experience of fraud is the lowest factor among the three factors. This also shows that the knowledge/experience regarding fraud from the respondents of medium-sized entrepreneurs is a factor that needs attention. Third: Awareness of fraud is determined mainly by the opportunity to commit fraud. And then followed by rationalization and pressure factors.

**Keywords:** Fraud Awareness · Business People's Understanding of Business Without Fraud · A Business Based on Islamic Values

## 1 Introduction

Indonesia is a developing country that still requires much investment in infrastructure and human resources. Infrastructure development requires very high funds, but Indonesia's Gross Domestic Product (GDP) cannot meet the funding needs for investment, so investment in infrastructure development is mainly funded by foreign loans.

Based on The Value of Indonesia's Sovereign Debt value in millions of USD as of August 2020, we can see that Indonesia's debt from year to year is increasing. Until August 2020, the value of Indonesia's debt is 413,389 million USD. Loans should be

used optimally, efficiently, and effectively, but in practice, the infrastructure development funds are widely misused/corrupted. Attention to the high level of corruption in Indonesia is undoubtedly a concern for many parties, including the Association Certified Fraud Examiners (ACFE) Indonesia Chapter. ACFE Indonesia conducts regular research in Indonesia regarding fraudulent practices. The results showed that the highest percentage of fraud was corruption at 69.9%, while the second position was occupied by the following types of fraud in the form of asset abuse as much as 20.9%, while the last position is fraud in the financial statements as much as 9.2%. When viewed from the size of the company, the survey results on small companies show that the risk of fraud in small companies is higher than that of large companies. Small companies are twice as involved in collection and payroll risk, and four times higher in check and payment-related transactions.

Another thing that was disclosed was that 56% of organizations had fraud awareness, and 37% of organizations did not have fraud awareness. Fraud awareness in companies that hold Islamic values is interesting, considering that our society is predominantly Muslim, and MSMEs can survive in times of crisis or pandemic. Islam is *Rahmatan lil 'Alamin*, where Islamic values govern all aspects of life. Based on the phenomenology of the development of small and medium-sized businesses in Indonesia, which are still able to maintain their business continuity to date, it is necessary to conduct research on fraud awareness in middle-class businessmen who are oriented to Islamic values.

### 1.1 Limitation and Problem Formulation

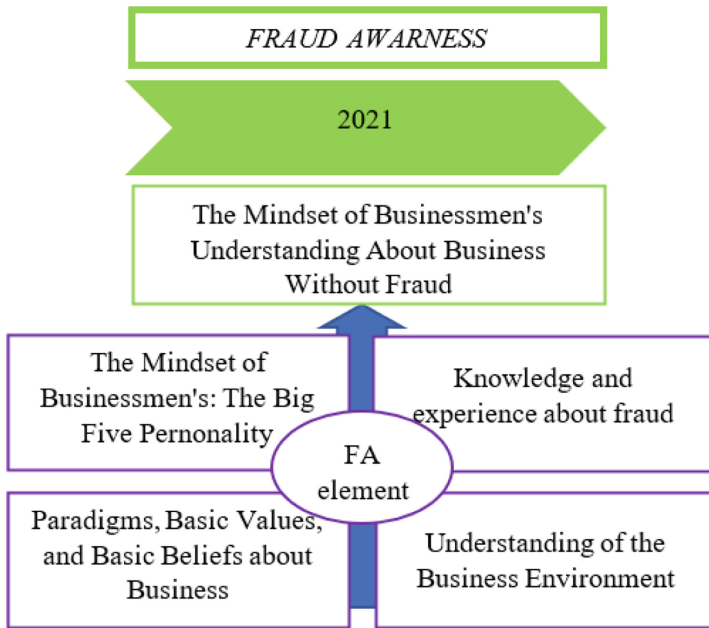
1. How is the influence of mindset, paradigm, basic values, and basic beliefs of business people about Islamic value-oriented business on fraud awareness?
2. How does the understanding of business people in an Islamic value-oriented business environment affect fraud awareness?
3. How does the knowledge and experience of business people about fraud affect fraud awareness (Fig. 1)?

### 1.2 Literature Review

#### Research Road Map

##### State of the Arts Islamic Values in Business or Business Ethics

Islamic business ethics is based on the teachings of Islam itself and has been exemplified by the Prophet Muhammad (saw), who was sent by Allah to humankind to perfect their morals (ethics/morals). In one hadith narrated by al-Bukhari (1998: no. 273) [1], Prophet Muhammad SAW said: “إنما لتمم ارم الأخالق”. (Indeed, I was sent to perfect noble character). Muhammad Saifulah (2011; 132) [2] argues that business ethics is a set of ethical principles that distinguish good and bad, should, right, wrong, and many others., and general principles that justify someone to apply them to anything in the business world. So, the normative basis of Islamic business ethics is none other than the main sources of Islamic teachings, namely the Qur'an and Sunnah, because they have



**Fig. 1.** Research Road Map Chart

provided references to business executives to manage or run their business Islamically (Muslich, 2004, p. 30; Nawawi 2013: 97) [3].

### **Fraud Awareness**

Anti-Fraud Awareness is an effort used to increase anti-fraud awareness by all parties involved in an organizational unit or company. Through good leadership and supported by high anti-fraud awareness, it is hoped that all parties will be able to raise awareness and sensitivity to the dangers of fraud and the controls needed to prevent it. Anti-fraud awareness is an effort made to raise awareness about the importance of preventing fraud by all parties within the organization. High anti-fraud awareness is expected to raise awareness of the dangers of fraud. Fraud will arise if there is pressure, opportunity, rationalization, and ability will be factors for someone to have the intention to commit an act of fraud. Thus the intention will turn into a deviant action or behavior, namely committing (fraud) [4].

## **2 Research Methods**

### **2.1 Approach Used**

This study uses two approaches, namely, a descriptive approach and a causal approach. The descriptive approach describes the empirical facts of the object under study based on the research data obtained (Kothari, 2004, p. 2) [5]. While causality research is to explain the causal relationship of the variables studied.

## 2.2 Variable Measurement

In accordance with the hypothesis that has been described, the variables to be studied consist of exogenous variables and endogenous variables. An explanation of each variable is described as follows:

### Exogenous Variable

X1. The Personality of Businessmen [6], and Big 5 Personality. Ni Made et al. (2019) [7] are based on several indicators that will be the proportion of each dimension, namely:

1. Tawhid: business is worship, care for each other, care for nature.
2. Sidiq: integrity (tough, not doubtful, patient, committed, strong leadership and ethics).
3. Amanah: credibility (honest, efficient use of all available sources, product benefits).
4. Fathanah: intelligence, life strategy of every Muslim (creative in innovation, finding prospective opportunities, risk mitigation, good managerial and kaizen, good control and supervision, healthy competition).

X2. The understanding of business people in the business environment (Ifatin et al., 2019) [8] is based on several indicators that will be a part of each dimension, namely:

1. Doing mu'amalah is part of obedience to Allah.
2. Every activity related to mu'amalah must be based on the principle of jalbu al-maṣāliḥ wa dar'u almafāsīd (getting benefit and avoiding harm).
3. These activities must also align with the principle of raf'ul araj wa taysīr (raising difficulties and providing convenience).
4. All property/wealth belongs to Allah, who has given it to humankind as one of His gifts.
5. Be proportional and fair in distribution. A Muslim is forbidden to use excessively, even for his own property, but he must use it effectively and efficiently and avoid both ifraḥ (excessive) or tafriḥ (underestimation) behavior.
6. Ownership of property is not the goal of human life but only a means to enjoy what Allah has given to him through good fortune so that he can use it in realizing the public interest.
7. Acquiring wealth and distributing, utilizing, and spending it must be done in a way that is permitted by Islamic rules.
8. Islam forbids the practice of usury (usury) and obtaining wealth in a deviant way.
9. In carrying out mu'amalah, there is an agreement binding on both parties in non-cash transactions.
10. State intervention must exist to create a balanced distribution of resources (Ifatin et al., 2019).

X3. Knowledge and Experience of Businessmen about fraud (Abdoulay et al., 2018) [9] are based on several indicators that will be a portion of each dimension, namely:

1. Honest and accountable culture.
2. Assessing fraud risk and implementing identified risk mitigation processes and procedures.
3. Establish an adequate and appropriate monitoring process.

### Endogenous Variables

The endogenous variable in this study is fraud awareness (fraud triangle theory). [10, 11] is based on several indicators that will become the parameters of each dimension, namely:

1. Opportunity
2. Rationalization
3. Pressure/Motivation

### 2.3 Unit of Analysis

In accordance with the research objectives, the analysis in this study is for small and medium-scale entrepreneurs. Respondents in this study were obtained with a voluntary sampling approach.

### 2.4 Data Analysis Technique

In accordance with the objectives to be achieved in this study, the data analysis technique that is considered relevant is Partial Least Square (PLS) analysis. PLS is a multivariate statistical technique that can handle many response variables as well as explanatory variables at once. This analysis is a good alternative to the multiple regression analysis methods and principal component regression because this method is more robust or immune. Robust means that the model parameters do not change much when a new sample is taken from the total population (Geladi & Kowalski, 1986) [12].

### 2.5 Research Flowchart

The following shows the flow of research carried out (Fig. 2):

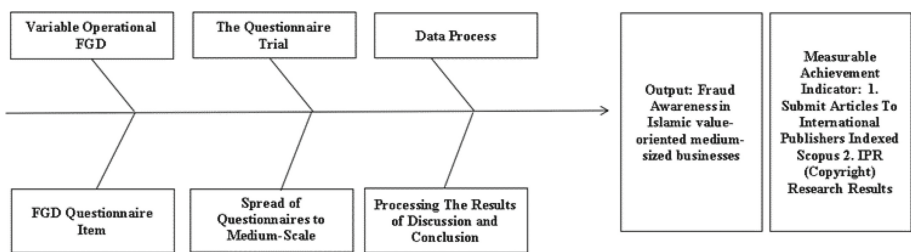


Fig. 2. Research flowchart

### 3 Research Results and Discussion

#### 3.1 Description of Research Variables

##### **Understanding of Business Goals (X1)**

In this study, several variables from Understanding Business Objectives have been described, consisting of several indicators, namely Tawhid, Sidiq, and Fathanah. By observing the distribution of respondents' answers regarding Understanding the Purpose of Doing Business related to the first indicator, namely Tawhid, overall, the respondents have understood and run a business solely to seek the pleasure of Allah SWT, doing business to help others, and doing business to protect nature, not exploring nature without boundaries. This is evident in the results of data processing that the respondents tend to answer in numbers 8 and 9, which means it can be concluded that the respondents strongly agree to run a business to seek Allah's Ridlo, give blessings to those around and always take care of Allah's creation [13].

The second indicator is regarding the Understanding of Business Objectives, which is based on Sidiq's nature (X1.2) which relates to accountability in business implementation, does not take the rights of others, believes that all activities carried out require processes, and always keeps promises. Based on the results of data processing, which is related to the understanding of the purpose of doing business, based on the nature of Sidiq (X1.2), it can be analyzed that the tendency of the respondents' answers to be at a score of 5. This means that the respondents strongly agree that in running a business, they must always be responsible to Allah SWT and also humans, where the methods and results of business must be accountable to Allah SWT and not harm others. In addition, the respondents also strongly agree that they should not take the rights of others in the business, believe that all activities carried out require a process, and always keep their promises.

The third indicator is the Understanding of Business Objectives, which is based on the nature of Fathanah (X1.3), which consists of questions related to product innovation and good managerial. In the distribution table of respondents' answers related to Understanding Business Goals based on the nature of Fathanah (X1.3), it is evident that the respondents strongly agree and realize that product innovation must constantly be developed. In addition, the respondents also strongly agree that creating good managerial. One of them can be done with an adequate control system to manage a good business. This is evident from the respondents' answers, all of which scored 5 and 4 [14].

##### **Business Environment (X2)**

In research with business environment variables (X2), there are indicators including an understanding of the principle of mu'amalah as obedience to Allah SWT, understanding of the principle of jalbu al-maṣāliḥ wa dar'u almafāsīd, understanding of the principle of raf'ul araj wa taysīr, understanding of property/wealth belongs to Allah as a gift to humankind, understanding of proportional and fair attitude in distribution, understanding of ownership of property is not the goal of human life, understanding of Islam forbids the practice of usury and obtaining wealth in a deviant way, and understanding of agreements binding both parties to the transaction [15].

The first indicator is an understanding of the principle of mu'amalah as obedience to Allah SWT (X2.1), which consists of asking mu'amalah as an effort to obtain happiness from Allah SWT and mu'amalah as an effort to obtain the Grace of Allah SWT. The results of the analysis show that the majority of the understanding of the principle of mu'amalah as obedience to Allah SWT has understood it. However, there is a low score or disagreement on the answers from respondents around 0.79%, on mu'amalah as an effort to obtain happiness from Allah SWT [16].

The second indicator is an understanding of the principle of jalbu al-maṣāliḥ wa dar'ū almafāsīd (X2.2) with questions that are useful and needed for the benefit of humankind, exemplary in running a business and controlling management behavior. Where the results of the study show that the understanding of the principle of jalbu al-maṣāliḥ wa dar'ū almafāsīd (X2.2) with a very high indicator means that the respondent has understood the principle of jalbu al-maṣāliḥ wa dar'ū almafāsīd, this is based on the calculation results that there are no answers with a low level or a score of 1 on each question [17].

The third indicator is an understanding of the principle of raf'ul araj wa taysīr (X2.3) with questions presented to respondents, namely providing convenience to employees and consumers, setting prices fairly, and providing tolerance if customers are not able to pay. Based on the results of the analysis, the fourth indicator shows that respondents are more understanding of the question of providing convenience to employees and consumers and setting prices fairly compared to the question of giving tolerance if the customer is not able to pay. This can be seen in the final calculation results, where there is a score of 1 out of 5 respondents with a percentage of 2.65%, which comes from the question of giving tolerance if the customer has not been able to pay [18].

The fourth indicator is the understanding that property/wealth belongs to God as a gift to humankind (X2.4). In this indicator, the research formulates questions in the form of using assets in accordance with sharia law and obtaining assets in a lawful way. The results of the analysis show that the two questions are balanced. This means that respondents understand that property/wealth belongs to God as a gift to humankind. However, of the 63 respondents who answered equally, there was 1 respondent on the two questions that had been presented with the same score, namely 1 who stated that they disagreed [19].

The indicator of the fifth business environment variable is the understanding of proportional and fair attitudes in distribution (X2.5), where this indicator is measured by the question of not hoarding goods and treating consumers fairly. The analysis results show that the understanding of proportional and fair attitudes in distribution is not very well understood. This is because there are still respondents who answered with a score of 1 and there are 3 respondents with a score of 3. This means that in the business environment, there are still activities, especially in the hoarding of goods.

The sixth indicator is the understanding that ownership of property is not the goal of human life (X2.6). This indicator is measured by the question of the existence of other people's rights to property owned, and property is one way to do charity. Where respondents' answers indicate that there is a fairly high understanding, thus it is based on the results of a score of 5, which produces the highest percentage with other scores, which is about 87.30% of 63 respondents. However, there are still at least 0.79% with

a score of 1 which comes from the question of the existence of other people's rights to the property owned.

Furthermore, in the seventh indicator, in the form of an understanding of Islam prohibiting the practice of usury and obtaining wealth in a deviant way (X2.7), the question asked is not to finance business with loans and *sirkah* as alternative capital. The result of the calculation is that there is a percentage of 2,38%, which comes from a score of 1; 5.56% of a score of 3; 28,575 out of a score of 4; and 63.49% from a score of 5. Based on this, in the business environment, there is still a lack of understanding of *sirkah* or cooperation as an alternative to capital because there are still 1–5 respondents who answered with a score of 1–3.

The eighth indicator is regarding the understanding of the agreement binding on both parties in the transaction (X2.8). This indicator is measured by asking the respondents, namely compliance with business contracts and partner investments is a mandate that must be accounted for in the hereafter. Based on the results of the analysis, the level of understanding regarding the binding agreement of the two parties in the transaction is sufficiently understood with a percentage of 86.51%, which is the result of the calculation shown by a score of 5 with the percentage of questions regarding compliance with business contracts amounting to 85.71% from 54 respondents and questions related to partner investment is a mandate that must be accounted for in the afterlife with a percentage of 87.30% of 55 respondents.

### **Fraud (X3)**

In this study, several descriptions of fraud variables have been described, which consist of several indicators, including an understanding of honest and accountable culture, knowledge and experience regarding fraud risk, and knowledge and understanding of adequate supervision. Based on the results of data processing that is related to fraud with indicators of understanding of honest and accountable culture (X3.1), it can be analyzed that the tendency of the respondents' answers is at a score of 5 with an average score of 84%. This shows that the respondents strongly agree that in running a business, they must always apply an understanding of the culture of honesty and accountability. The implementation of a culture of honesty and accountability can prevent business people from committing fraud.

The second indicator is about Fraud based on indicators of knowledge and experience regarding fraud risk (X3.2), which consists of questions related to adequate knowledge about fraud risk and experience in dealing with risks arising from fraud. The results of the analysis show that respondents have knowledge of the risk of fraud and have experience in overcoming the risks arising from acts of fraud. However, there are still respondents who disagree with this statement. This is evidenced by the respondent's answer on a score of 1 with an average percentage of 2%. It can be concluded that there is still a need for improvement in knowledge and understanding of the risk of fraud.

The third indicator of this fraud variable is knowledge and understanding of adequate supervision (X3.3), which consists of questions about supervision, which cannot be separated from doing business. Where the analysis of adequate supervision shows evident results that respondents strongly agree with the knowledge and understanding of



adequate supervision that cannot be separated from running a business, this is evidenced by the percentage score of 5 is 73%.

### **Opportunity (Y1)**

In this study, several descriptions of the Opportunity variable have been described, which consist of several indicators, namely strengthening internal control, separating functions, and avoiding overconfidence. The analysis results show that respondents strongly agree with this opportunity variable which consists of strengthening internal control, separating functions, and avoiding overconfidence. This is indicated by the percentage of respondents' answers on a score of 5, with an average of 52%. Respondents agreed that as a businessman, it is necessary to apply an attitude of distrust, separation of functions, and also to strengthen internal control as a form of anticipation of fraud.

### **Rationalization (Y2)**

In this study, several descriptions of variables from Rationalization have been described which consist of several indicators, namely self-talk and also do not consider oneself the most meritorious/equal. Based on the results of data processing regarding this rationalization variable, it shows that respondents tend to score 5 with an average of 66%. This shows that respondents strongly agree on the importance of self-evaluation or self-reflection in running a business and that the principle of equality needs to be applied in business partnership relationships. It can be concluded that the respondents apply the rationalization variable in running their businesses.

### **Pressure/Motive (Y3)**

In this study, several descriptions of the Pressure/Motive variables have been described, which consist of several indicators, namely feeling sufficient so they can withstand financial pressure, feeling always supervised by Allah SWT, avoiding hedonism, avoiding greed, and applying the principle of distribution of wealth. By observing the distribution of respondents' answers regarding the Pressure/Motive variable, especially looking at the things behind entrepreneurs in running their business, it can be concluded that the pressure/motive variable which consists of qona'ah attitude, feeling sufficient, honest, simple, and generous has a significant role. Important and influential in efforts to deal with fraudulent behavior by increasing fraud awareness oriented to Islamic values. This is indicated by the results of a high percentage of respondents' answers, namely an average of 69% on a score of 5, which means that respondents strongly agree about the importance of Islamic values in increasing fraud awareness.

This condition can reflect that entrepreneurs who apply Islamic values in their business processes tend to have high fraud awareness [20].

## **3.2 Research Model Testing**

### **Measurement Model Test**

Testing the measurement model in this study uses convergent validity testing, namely by correlating the item score with the construct score which then produces the loading factor value. The loading factor value is accepted in this study if the indicator has a

loading factor value of more than 0.5. The following shows the results of processing with SEM PLS version 3.0:

Based on Fig. 3, it appears that the loading factor of X1.5 and X1.10, on the construct of understanding the purpose of doing business, is less than 0.5. Then the loading factor of X2.5, X2.6, X2.12, and X2.13 on the construct of understanding the business environment is less than 0.5. Likewise, X3.3 on the construct of knowledge and experience regarding fraud is also less than 0.5. This means that the indicator is considered invalid.

One of the efforts that can be made is to drop indicators and carry out reprocessing. Following are the results of reprocessing after dropping indicators that are declared invalid:

Figure 4 shows that all indicators have a loading factor above 0.5, meaning that all indicators in each construct are valid and can be used for analysis.

### Structural Model Testing

Structural model testing is intended to analyze the correlation value between constructs.

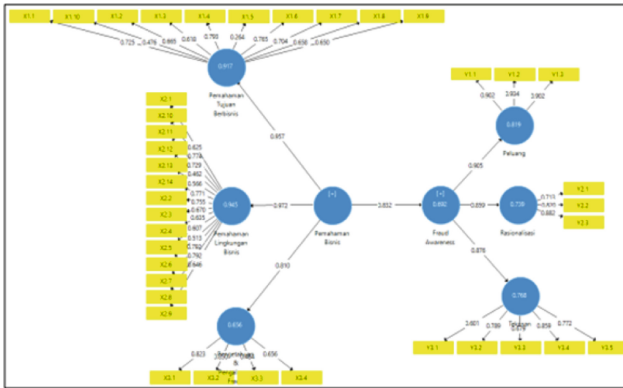


Fig. 3. Processing Results of Smart PLS Fraud Awareness

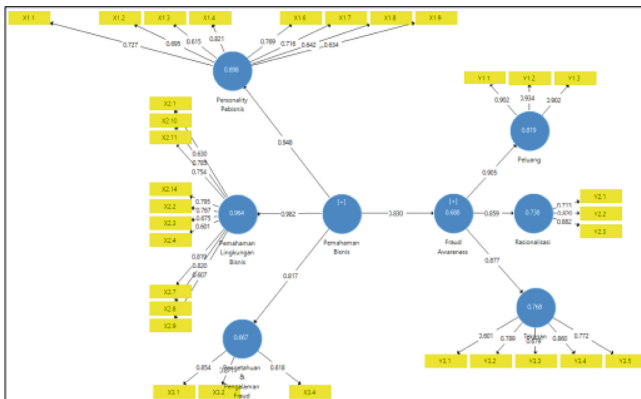


Fig. 4. Processing Results of Smart PLS Fraud Awareness (Revised Indicator)

In other words, this test is a hypothesis test, as compiled in chapter 2. Based on Fig. 4, it appears that the value of the path coefficient of business understanding towards fraud awareness is 0.830 with a t-count value of 2.207. This shows that business understanding has an effect on fraud awareness. It is acceptable.

Furthermore, if we look at each of the factors that make up business understanding which consists of understanding business goals (X1), understanding the business environment (X2), and knowledge/experience of fraud (X3), it appears that the path coefficient values are 0.948; 0.962; and 0.817. This shows that business understanding is largely determined by the understanding of the business environment. Meanwhile, knowledge/experience of fraud is the lowest factor among the three factors. This also shows that the knowledge/experience regarding fraud from the respondents of medium-sized entrepreneurs is a factor that needs attention.

Then viewed from the factors that determine awareness about fraud, the path coefficient value of the opportunity factor is 0.905; the rationalization factor is 0.895; and the pressure factor of 0.876. This shows that fraud awareness is largely determined by the opportunity to commit fraud. Then followed by rationalization and pressure factors.

## 4 Conclusion

Based on the results of the study, the following conclusions were obtained:

1. Business understanding has an effect on fraud awareness. This means that the higher the understanding of business people who are motivated by personality, understanding of the business environment, and knowledge/experience about fraud will increase awareness of fraud that is motivated by factors of opportunity, rationalization, and pressure.
2. Business understanding is largely determined by the understanding of the business environment. Meanwhile, knowledge/experience of fraud is the lowest factor among the three factors. This also shows that the knowledge/experience regarding fraud from the respondents of medium-sized entrepreneurs is a factor that needs attention.
3. Awareness of fraud is largely determined by the opportunity to commit fraud. Then followed by rationalization and pressure factors.

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