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Compensation and Islamic Corporate Governance as Predictors of Fraud Tendency: The Moderating Role of Religiosity among BMT Employees in Semarang

Rifka Fitriyani Ainurriza[1*]
UIN Walisongo Semarang, Indonesia

Muchlis Yahya[2]
UIN Walisongo Semarang, Indonesia

Joko Prasetiyo[3]
Universitas Diponegoro, Indonesia

***Corresponding author:**
Rifka Fitriyani Ainurriza, UIN Walisongo Semarang, Indonesia.
✉rifkazaza02@gmail.com

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Abstract

Background: Fraud exposure can erode the legitimacy and operational resilience of Islamic microfinance institutions.
Objective: This study assesses whether compensation and Islamic Corporate Governance (ICG) are related to employees' fraud tendency and whether religiosity changes these relationships.
Methods: A cross-sectional questionnaire survey of 78 employees from BMTs affiliated with PBMTI MPD Semarang City was analysed using partial least squares structural equation modelling in SmartPLS 3.0.
Results: Higher compensation and stronger ICG were associated with lower fraud tendency. Religiosity significantly interacted with compensation, but its interaction with ICG was not statistically significant.
Conclusion: Fraud-risk management in BMTs should combine fair and transparent remuneration with sharia-oriented governance; individual religiosity may reinforce the compensation-related association.

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INTRODUCTION

Fraud is an organizational risk that may be initiated by insiders or outsiders (Ali et al., 2024; Karyono, 2013). In this study, fraud tendency denotes an employee's inclination to undertake deceptive or unauthorized actions for personal benefit at the expense of the institution or its stakeholders.

Fraud risk affects organizations of every size, but financial-service entities remain particularly exposed because they manage funds, information, and transactions. The ACFE's 2020 survey documents the distribution of victim organizations across sectors, as summarized in Figure 1.

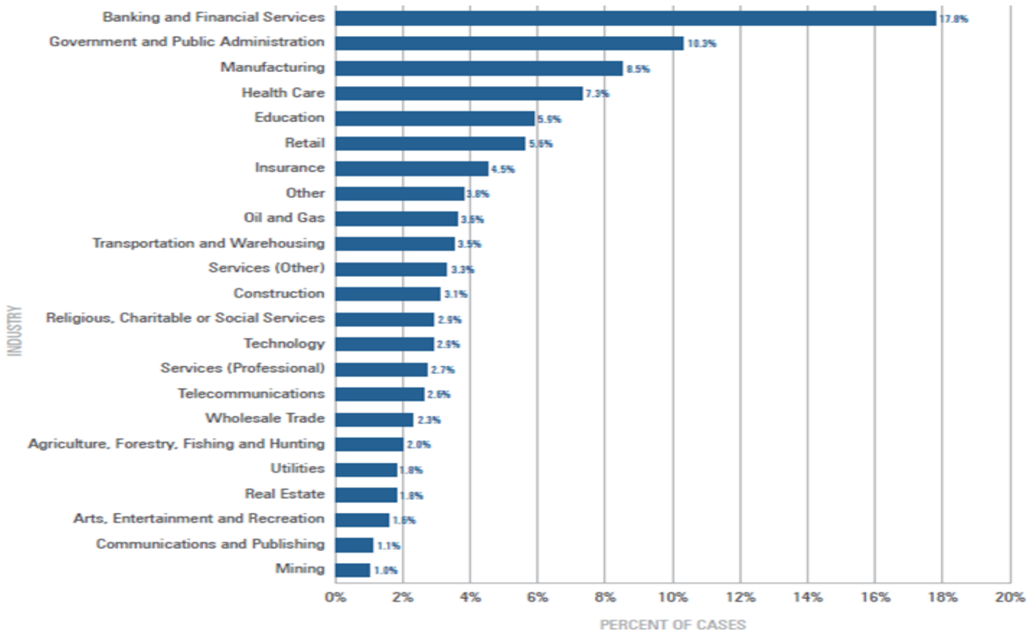

Figure 1. *Industry of Victim Organization*
Source: Association of Certified Fraud Examiners (ACFE) (Indonesia, 2019, 2020) (Adeniyi, 2025).

In Indonesia, corruption represents the largest category in the ACFE Indonesia survey, accounting for 69.9% of reported cases. Although inadequate rewards and weak controls can create conditions conducive to misconduct, the descriptive data do not establish either factor as its direct cause. Table 1 presents the reported distribution of financially damaging fraud types.

Table 1
Most State-Damaging Fraud Cases

No	Type of Fraud	Count	Percentage
1	Corruption	167	69.9%
2	Asset/State and Company Property Misappropriation	50	20.9%
3	Financial Statement Fraud	22	9.2%

Source: ACFE Indonesia 2020

Cases reported in Indonesian banking and Islamic finance illustrate how deficient control systems, limited transparency, and abuse of authority may generate serious losses for both customers and institutions (Ngumar et al., 2019; Richard, 2020; Swandaru & Muneeza, 2022). These events make employee- and organization-level antecedents of fraud tendency an important empirical concern.

Fraud may involve employees or management, although their motives and access to organizational resources may differ (Argarini, 2015; Arsanti, 2022). For employees, compensation is a central form of organizational exchange. A remuneration system that is perceived as fair, transparent, and commensurate with contribution can support satisfaction and constructive work behaviour; persistent perceptions of unfairness may instead intensify financial pressure and resentment. Compensation therefore warrants examination as a condition associated with fraud tendency (Azmi et al., 2024; Prayoga dan Intan Pramesti Dewi, 2017).

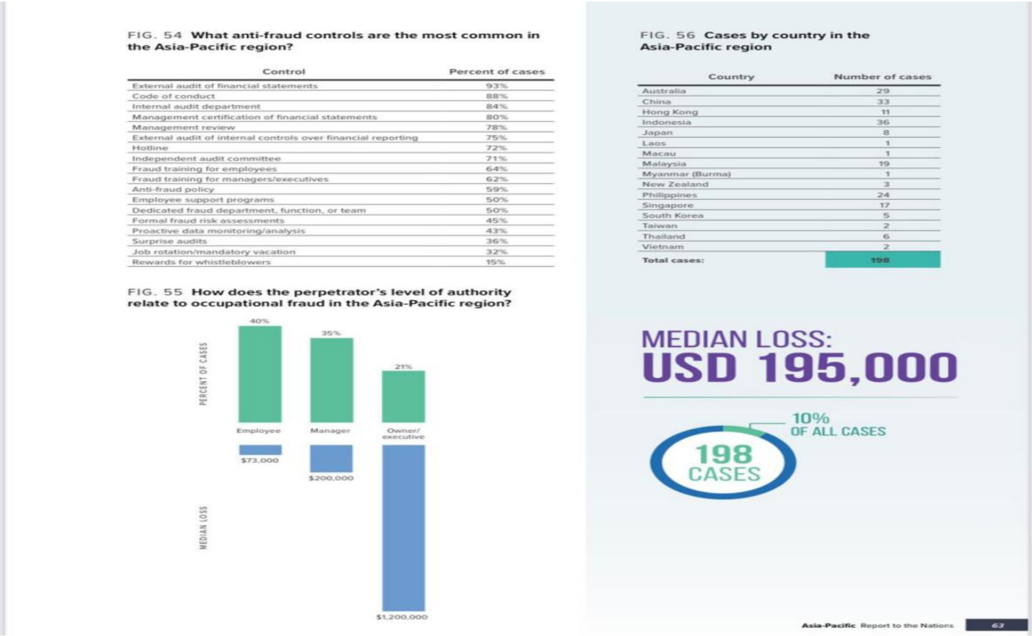

FIG. 54 **What anti-fraud controls are the most common in the Asia-Pacific region?**

Control	Percent of cases
External audit of financial statements	93%
Code of conduct	88%
Internal audit department	84%
Management certification of financial statements	80%
Management review	78%
External audit of internal controls over financial reporting	75%
Hotline	72%
Independent audit committee	71%
Fraud training for employees	64%
Fraud training for managers/executives	62%
Anti-fraud policy	59%
Employee support programs	50%
Dedicated fraud department, function, or team	50%
Formal fraud risk assessments	45%
Proactive data monitoring/analysis	43%
Surprise audits	36%
Job rotation/mandatory vacation	32%
Rewards for whistleblowers	15%

FIG. 55 **How does the perpetrator's level of authority relate to occupational fraud in the Asia-Pacific region?**

FIG. 56 **Cases by country in the Asia-Pacific region**

Country	Number of cases
Australia	29
China	33
Hong Kong	11
Indonesia	36
Japan	8
Laos	1
Macau	1
Malaysia	19
Myanmar (Burma)	1
New Zealand	3
Philippines	24
Singapore	17
South Korea	5
Taiwan	2
Thailand	6
Vietnam	2
Total cases:	198

Figure 2. Fraud Perpetrators in Companies
Source: Association of Certified Fraud Examiners (ACFE) (2020) (Adeniyi,2025) *.*

The ACFE (2020) data show that employees constitute a meaningful proportion of identified perpetrators. This pattern supports an examination of whether remuneration and governance arrangements are associated with fraud tendency at the employee level.

For Islamic financial institutions, governance extends beyond general good-governance principles to include compliance with sharia requirements. Islamic Corporate Governance (ICG) is therefore relevant to fraud prevention. Regulation of the Minister of Cooperatives and Small and Medium Enterprises No. 11 of 2017 requires Sharia Savings and Loans and Financing Cooperatives (KSPPS) to appoint at least two Sharia Supervisory Board (DPS) members, including at least one person certified by DSN-MUI. The DPS oversees the institution's adherence to sharia principles.

Fraud tendency cannot be understood only through formal organizational arrangements because individual ethical orientation may also matter. Religiosity reflects the extent to which religious beliefs and practices guide daily conduct, including conduct at work. It may discourage unethical intentions, yet it should be viewed as a complement to, rather than a replacement for, adequate compensation and effective governance.

Baitul Maal wa Tamwil (BMT) institutions are sharia-based microfinance cooperatives that mobilize savings and extend financing to members while also undertaking social-fund activities. Their development creates an important context for examining how institutional controls and employee attributes relate to fraud risk. The cooperative form was previously referred to as KJKS and has been designated KSPPS under the relevant ministerial regulations. Because BMTs depend heavily on public confidence, safeguarding integrity in their governance and operations is essential.

PBMTI is an Indonesian BMT association; its Semarang City Regional Governing Council includes 13 affiliated KSPPS that form this study's setting. Evidence on compensation remains inconclusive. Suwarianti & Sumadi (2020) and Mega and Nuryanto (2018) reported an inverse relationship between compensation and fraud tendency, whereas Akhsani (2018), Wulandari (2021), and Aulia and Helmayunita (2019) emphasized the relevance of compensation suitability to fraud prevention. Differences in authority, responsibility, and organizational setting may help explain these varied results (Tari & Rasmini, 2026).

Previous evidence on ICG is also mixed. Rahmayani and Rahmawati (2017) and Najib and Rini (2019) linked stronger sharia governance to lower fraud tendency, whereas Fadhistri and Triyanto (2019) found a positive association where implementation was not fully effective (Samsul, 2024). These inconsistent findings indicate that the effect of ICG should be examined in the operational context in which it is enacted.

Studies of religiosity likewise report divergent findings. Giovano et al. (2020), Vacumi and Halmawati (2022), and Maulidya and Fitri (2020) identify significant associations with fraud tendency, while Priyastiwi and Setyowati (2022) and Kahar (2022) report an inverse relationship (Selawati & Martini, 2023). Religiosity may shape ethical judgement, but personal values can be weakened by competing incentives, which makes its moderating role worthy of direct testing.

Existing research has considered compensation, ICG, and religiosity in fraud-related settings, but results are inconsistent and many studies focus on banking, government, or narrow governance proxies. This study examines BMT employees and operationalizes ICG as a multidimensional construct comprising transparency, accountability, responsibility, independence, fairness, sharia compliance, and DPS oversight.

The study differs from work that limits compensation to perceived suitability or examines religiosity in hospital or village-fund settings. Here, compensation encompasses financial rewards (salary, incentives, allowances, and facilities) and non-financial rewards (career clarity and promotion), while religiosity is tested as a moderator among BMT employees affiliated with PBMTI MPD Semarang City. This setting and construct coverage provide a focused contribution to scholarship on fraud tendency in Islamic microfinance.

Accordingly, the study tests the associations of compensation and ICG with fraud tendency among employees of BMTs affiliated with PBMTI MPD Semarang City and examines whether religiosity moderates each association.

METHOD

This research adopted an explanatory quantitative design using a single-wave survey. It examined the relationships of compensation and ICG with fraud tendency, with religiosity modelled as a moderator.

The target population consisted of 362 employees from BMTs registered with PBMTI MPD Semarang City. Applying the Slovin formula at a 10% error tolerance produced a sample of 78 respondents, selected through simple random sampling. Participation was limited to registered employees who completed the questionnaire; incomplete responses were not included in the analysis.

Data were obtained through a closed-ended questionnaire measuring compensation, ICG, religiosity, and fraud tendency on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree). Measurement quality was evaluated through indicator loadings and average variance extracted (AVE) for validity, together with composite reliability and Cronbach's alpha for internal consistency.

Questionnaires were administered once. Short interviews were conducted only to provide contextual understanding of the organizational setting and were not used as a separate analytical data source; the study therefore remains cross-sectional.

The hypotheses were tested in SmartPLS 3.0 using PLS-SEM. The procedure comprised descriptive analysis, evaluation of the measurement model, assessment of the structural model through R^2 and Q^2, bootstrapped path testing, and interaction testing for religiosity. Statistical inference used a two-tailed significance level of $p < 0.05$.

RESULTS AND DISCUSSION

Results

The measurement model was evaluated for indicator reliability, convergent validity, discriminant validity, and internal consistency. Indicators were retained when their outer loading met the stated criterion; AVE and composite-reliability values were then used to assess construct quality.

Table 2. *Validity and Reliability Test Results of Compensation Indicators*

Indicator	Validity Test		Reliability Test	
	Outer Loading	Status	Composite Reliability	Status
X1.1	0.822	Valid	0.910	Reliable
X1.2	0.731	Valid		
X1.3	0.792	Valid		

Indicator	Validity Test		Reliability Test	
	Outer Loading	**Status**	**Composite Reliability**	**Status**
X1.4	0.853	Valid		
X1.5	0.883	Valid		

Source: Primary data processed, 2022

All five compensation indicators met the retained-loading criterion. The compensation construct also achieved composite reliability of 0.910, indicating satisfactory internal consistency for the measures used in this sample.

Table 3. *Validity and Reliability Test Results of Islamic Corporate Governance Indicators*

Indicator	Validity Test		Reliability Test	
	Outer Loading	**Status**	**Composite Reliability**	**Status**
X2.1	0.819	Valid	0.920	Reliable
X2.2	0.816	Valid		
X2.3	0.821	Valid		
X2.4	0.781	Valid		
X2.5	0.849	Valid		
X2.6	0.777	Valid		

The retained ICG indicators exceeded the loading threshold, and the construct's composite reliability was 0.920. These findings indicate acceptable measurement quality for ICG in the present model.

Table 4. *Validity and Reliability Test Results of Fraud Tendency Indicators*

Indicator	Validity Test		Reliability Test	
	Outer Loading	**Status**	**Composite Reliability**	**Status**
Y1.1	0.780	Valid	0.913	Reliable
Y1.2	0.715	Valid		
Y1.3	0.741	Valid		
Y1.4	0.879	Valid		
Y1.5	0.780	Valid		
Y1.6	0.802	Valid		
Y1.7	0.725	Valid		

All retained fraud-tendency indicators met the loading criterion. With composite reliability of 0.913, the construct demonstrated acceptable internal consistency.

Table 5. *Validity and Reliability Test Results of Religiosity Indicators*

Indicator	Validity Test		Reliability Test	
	Outer Loading	**Status**	**Composite Reliability**	**Status**
Z1.1	0.853	Valid	0.937	Reliable
Z1.2	0.845	Valid		
Z1.3	0.882	Valid		
Z1.4	0.897	Valid		
Z1.5	0.848	Valid		

The religiosity indicators were retained on the basis of their loadings, and composite reliability reached 0.937. The measure therefore showed strong internal consistency in this sample.

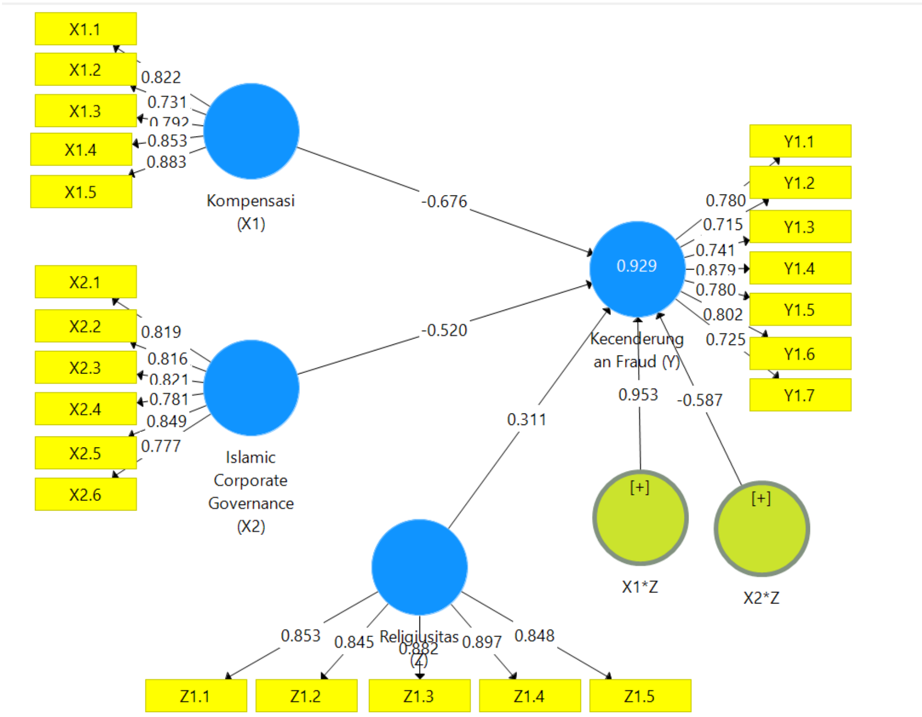

Figure 3. *Outer-Model Results*

The structural model was evaluated using the coefficient of determination (R^2), predictive relevance (Q^2), and bootstrapped hypothesis tests.

Coefficient of Determination Test (R^2)

R^2 indicates the share of variance in an endogenous construct accounted for by its predictors. Conventional PLS-SEM benchmarks commonly describe values of 0.25, 0.50, and 0.75 as weak, moderate, and substantial, respectively.

1) R-Square value of 0.75 indicates a strong model.
2) R-Square value of 0.50 indicates a moderate model.
3) R-Square value of 0.25 indicates a weak model.

The R^2 result for fraud tendency is reported in Table 6.

Table 6
R-Square (R^2) Test Results

Variable	**R-Square (R^2)**
Fraud Tendency (Y)	0.929

Source: SmartPLS 3.0 Output, 2022

Fraud tendency had an R^2 of 0.929. Thus, compensation, ICG, religiosity, and their specified interaction terms accounted for 92.9% of the variance in fraud tendency within this sample; 7.1% remained attributable to factors outside the model.

Q-Square Test (Q^2)

Predictive relevance was assessed through the blindfolding procedure. A Q^2 value above zero indicates that the model has predictive relevance for the endogenous construct. The result is presented in Table 7.

Table 7
Q-Square (Q^2) Test Results

	Q-Square (Q^2)
Fraud Tendency (Y)	0.520

Source: SmartPLS 3.0 Processing Output, 2022

The Q^2 value of 0.520 is above zero, supporting the model's predictive relevance for fraud tendency in the analyzed sample.

Goodness of Fit (GoF) Test

The global goodness-of-fit calculation combines the average AVE with R^2 as a descriptive index of overall model performance. Using the AVE values in Table 8 and the reported R^2, the calculated GoF is 0.85, which exceeds the conventional 0.36 benchmark for a large value.

Table 8

AVE Values

	AVE Value
Compensation (X1)	0.669
Islamic Corporate Governance (X2)	0.658
Religiosity (Z)	0.749
Fraud Tendency (Y)	0.602
X1*Z	1.000
X2*Z	1.000

GoF = $\sqrt{Com \; x \; R^2}$

= $\sqrt{[(0.669+0.658+0.749+0.602+1.000+1.000)/6]} \; x$ 0.929

= $\sqrt{0.779}$ x 0.929

= $\sqrt{0.723}$

= 0.85

The resulting GoF of 0.85 indicates a high combined descriptive fit under this conventional index. It should be interpreted alongside the measurement and structural-model results rather than as a stand-alone proof of model validity.

Hypothesis Testing

Hypotheses were assessed from bootstrapped SmartPLS path estimates. Effects with $p < 0.05$ were treated as statistically significant; the corresponding coefficients are shown in Table 9.

Table 9

Path Coefficient Results

	Original Sample (O)	**Standar Deviation (STDEV)**	**T Statistics (|O/STDEV|)**	**P Values**
(X1) → (Y)	- 0,676	0,226	2,987	0,003
(X2) → (Y)	-0,520	0,128	4,063	0,000
(Z) → (Y)	0,311	0,151	2,060	0,040

Compensation was significantly related to fraud tendency (t = 2.987, p = 0.003), as was ICG (t = 4.063, p < 0.001). Religiosity also showed a significant direct relationship with fraud tendency (t = 2.060, p = 0.040).

Moderation Effect Test Results

Moderation was tested by estimating interaction terms in SmartPLS; Table 10 reports the relevant coefficients, t-statistics, and p-values.

Table 10

Moderation Effect Results

	Original Sample (O)	**Standar Deviation (STDEV)**	**T Statistic (|O/STDEV|)**	**P Value**
(X1*Z) → Y	0,953	0,321	2,973	0,003
(X2*Z) → Y	-0,587	0,304	1.933	0,054

Table 10 shows that the compensation × religiosity interaction was significant (p = 0.003), whereas the ICG × religiosity interaction was not significant at the 0.05 level (p = 0.054).

Discussion

Effect of Compensation on Fraud Tendency among BMT Employees Affiliated with PBMTI MPD Semarang City

Among the sampled employees, compensation was negatively associated with fraud tendency. This pattern is consistent with the view that remuneration perceived as adequate can reduce financial strain and reinforce reciprocal commitment to the institution.

The compensation construct covers salary, incentives, allowances, work facilities, and non-financial recognition. When these elements are administered coherently and transparently, they may reduce perceived inequity and the pressures that can contribute to misconduct.

This interpretation aligns with agency reasoning and the pressure dimension of fraud-triangle theory: unmet welfare expectations may create incentives that diverge from institutional interests. The finding is also consistent with evidence linking compensation suitability to lower accounting-fraud tendency (Mega, 2018; Sovita et al., 2026; Suwarianti & Sumadi, 2020).

Effect of Islamic Corporate Governance on Fraud Tendency among BMT Employees Affiliated with PBMTI MPD Semarang City

ICG combines general governance principles with sharia compliance and DPS oversight. Within BMTs, these arrangements can define responsibility, improve monitoring, and restrict opportunities for unauthorized conduct.

ICG was negatively associated with fraud tendency. Transparency, accountability, fairness, sharia compliance, and active supervisory oversight may therefore help limit opportunities for employee misconduct.

The result corresponds with the opportunity component of fraud-triangle theory: credible controls reduce the discretion available for wrongdoing. It also accords with earlier studies reporting an inverse ICG–fraud relationship in Islamic financial institutions (NABILA, 2026; Najib & Rini, 2016; Rahmayani., 2017).

Effect of Compensation on Fraud Tendency among BMT Employees Affiliated with PBMTI MPD Semarang City with Religiosity as a Moderating Variable

Religiosity significantly moderated the association between compensation and fraud tendency. The result suggests that internalized religious values may strengthen the association of fair compensation with lower fraud tendency; however, the cross-sectional design does not support a causal interpretation.

Under the Theory of Reasoned Action, religiosity may inform ethical evaluations and perceived obligations that shape behavioural intention. It may therefore complement organizational safeguards, rather than substitute for appropriate remuneration and controls.

Effect of Islamic Corporate Governance on Fraud Tendency among BMT Employees Affiliated with PBMTI MPD Semarang City with Religiosity as a Moderating Variable

Religiosity did not significantly moderate the ICG–fraud-tendency relationship. One possible explanation is that religiosity operates at the individual level, whereas ICG is enacted through organizational structures; unmeasured organizational conditions may consequently shape the effectiveness of ICG.

CONCLUSION

In this sample of BMT employees, compensation and ICG were each negatively associated with fraud tendency. Religiosity moderated the compensation relationship but not the ICG relationship. The findings indicate that fraud-risk management in Islamic microfinance should integrate transparent remuneration, effective sharia-based governance, and ethical-capacity development. Because the data are cross-sectional, the results indicate associations rather than causal effects.

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AUTHOR CONTRIBUTION STATEMENT

Rifka Fitriyani Ainurriza contributed to the study conception, data collection, analysis, and initial drafting. Muchlis Yahya and Joko Prasetiyo contributed to methodological development, interpretation, critical revision, and supervision. All authors approved the final manuscript and accept responsibility for the integrity of the work.

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