

# Synergy of SDI and Islamic Economic Principles for Fraud Prevention through Sharia Financial Contracts

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## Abstract

This study aims to analyze the influence of human resource synergy (SDI) and Islamic economic principles on fraud prevention (fraud prevention) in the practice of Islamic financial contracts, as well as to examine the role of moderation of Islamic financial contracts themselves. The research method used was quantitative with a survey approach of 100 respondents who were practitioners or employees of Islamic financial institutions. The data analysis technique used multiple linear regression and moderated regression analysis (MRA) through SPSS software. The results of the study show that the synergy of SDI and Islamic economic principles has a significant effect on fraud prevention. In addition, Islamic financial contracts have been proven to significantly moderate these relationships, strengthening the positive influence on fraud prevention efforts. These findings affirm the importance of integrating spiritual values, work ethics, and sharia compliance in building an ethical, accountable, and sustainable Islamic financial system.

**Keywords:** *SDI Source; Islamic Economic Principles; Fraud Prevention; Sharia Financial Contracts*

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## Introduction

In accounting, fraud practices often occur around people's social lives. Even though various prevention patterns have been corrected such as punitive sanctions, social sanctions and so on, this does not make a person stop doing it and repent. This is not only done by a mortal person but also by someone who already has wealth and luxury in his life. In BPKAD South Sumatra employees: internal control system and organizational commitment significantly reduce fraud (Martini et al., 2022). It is as if they are dissatisfied with the situation that has been good in their lives but feel that they are still lacking so they continue to look for bad opportunities in each of their activities. Moral behavior, having organizational responsibility, and being negatively compensated for the intention to commit fraud (Sutrisno et al., 2021). Case study at APIP East Java that internal control and organizational responsibility have an influence on financial statement fraud (Nirmalasari & Sari, 2023).

The factors that affect fraud prevention are: 1. a strong internal control system, 2. a whistleblowing system, 3. good corporate governance, 4. individual morality, 5. human resource competence, 6. forensic audit, 7. internal audit, and 8. external audit (Hanifatun Nisa & Cris Kuntadi, 2024). And the fraud prevention indicators are as follows: 1. Internal control, 2. Risk analysis, 3. Organizational culture, 4. Transparency and accountability, 5. Reporting system, 6. Routine and independent audits, 7. Implementation of technology, 8. Education and training, 9. Strict sanctions (Huda & Ardiana, 2021)

Organizational activities and business processes are very much needed in carrying them out. One form of such material is the funds or money owned. It is impossible for an organization or business to be run without adequate funding support. Even though there are a handful, people can also try without funds.

Meeting the need for funding can be done with personal assets from the organization or business actors themselves or in other languages from their personal pockets. But funding sources can also be obtained from financial institutions or banks. This can be obtained from conventional financial institutions or banks as well as from Islamic financial institutions or Islamic banking. Present preventive and curative strategies for non-performing financing in Islamic banks. The causative factors are studied, the restructuring strategy and the implications for liquidity and solvency are described in depth (Zahrattunnisa et al., 2023).

Financing through Islamic banking begins with applying for financing by collecting personal and family data and all assets owned. Then from the initial data that is processed, it will lead to what kind of financing scheme to use, which exists in Islamic banking and at the same time it is also asked to the financing team so that all conditions can be easy by using sharia financial contracts that can be run. Then the leaders of Islamic banking provide considerations with various financing schemes that already exist in Islamic banking by utilizing which Islamic financial contracts are the easiest and most suitable for the financing considering the limitations of personal and family data and the assets owned are still collateral. Factors influencing the distribution of sharia financing (2014–2019). The results show that NonPerforming Financing (NPF) significantly reduces financing disbursements: a 1% increase in NPF reduces disbursements by around Rp 2,458 trillion (Shihabudin et al., 2021). Analyze the factors that affect the use of the musyarakah scheme. The findings show the importance of transparency, trust, and asset access in increasing the distribution of musharakah (H et al., 2022). A qualitative study at the Sungai TFull Islamic bank branch explains contract procedures, sharia compliance mechanisms, risk management, as well as obstacles such as pricing, risk, and compliance (Iswari et al., 2024). Review the mudharabah contract structure at Bank Syariah Indonesia to improve efficiency, fairness, and compliance with sharia principles (Seri & Rahmi, 2024).

The researcher assumes that by tinkering with existing sharia financial contracts and by finding the right sharia financial contracts for financing, it is actually a legitimate thing. However, if this is done by a financing marketing person or a financing appraiser in Islamic banking by looking for loopholes in the use of Islamic financial contracts with makeshift data, it will allow fraud, abuse of authority or corruption. According to the study, the profit-sharing

ratio has a negative correlation with fraud, meaning that bad institutions in the use of inappropriate contracts will create conditions (Triyanto, 2022). A study of 24 banks (2017–2019) found that sharia governance is significant against internal fraud. The adoption of sharia contracts/reference ratios is not enough to eliminate fraud without good governance (Milenia et al., 2022). If such conditions are enforced, it is very certain that customers will have problems when paying installments and become stuck-in financing, and will clearly have a loss impact on Islamic banking in general. OJK data (2017–2021) shows that the profit-sharing ratio and sharia revenue ratio are closely related to the probability of fraud, indicating that the "preparation" of the contract/profit-sharing reference can be misused (Azwirman et al., 2023). Research at BSI Samarinda found that unscrupulous behavior mediates the relationship between internal control and fraud, indicating that makeshift data/narrow references in contracts can cause ethical violations and ultimately fraud (Naica & Kurniawan, 2024). Cases of identity theft, data manipulation, and falsification of contract documents are common forms of fraud in Islamic banking. The main factors: the "weak transaction system" and the evasion of the dumb data approved by the individual (Katsirin, 2024).

The indicators of sharia financial contracts are as follows: 1. Sharia compliance, 2. MUI-DSN fatwa, 3. principles of sharia contracts (Muhammad Maksum, 2014), (N. Sari et al., 2021).

In carrying out business processes, it is very necessary to have qualified human resources and comply with the operational system procedures so that practices and fraud can be minimized.

When sharia institutions have human resources (SDI) that are trustworthy and fraud-free, a strong, transparent, and reliable institutional system will be formed. A banker must have a view on how to prevent fraud in Islamic banks in Malaysia to maintain effectiveness. The results show that the use of robust internal protection and control software is highly effective in preventing fraud (Rahman & Anwar, 2014). Development of SDI to prevent internal fraud in Islamic cooperatives. The study found that the development of an Islamic work environment, the integration of Islamic values in operational regulations, and sharia-based training are effective strategies to prevent cheating (Y. I. Sari & Cokrohadisumarto, 2024). The effectiveness of sharia governance in preventing fraud in sharia banks. Research shows that the application of strict sharia principles and strong internal supervision can reduce the risk of fraud (Sucipto et al., 2022).

Maintaining the continuity of an organization or business requires the commitment of all participants in the organization or business, so the principles of good management must be applied starting from planning, organizing, implementing and supervising must be carried out carefully, thoroughly, earnestly and continuously. A study in 78 health centers (Aceh) shows that the internal control system and the competence of the apparatus increase management commitment, which then prevents fraud. However, competence alone without control and commitment is ineffective (Lastri et al., 2022). Quantitative at Bandung Hospital: a combination of internal control and organizational commitment explains 76.8% variance in prevention (Rachman & Dyahrini, 2021). The supervisory function is a benchmark for the success of all organizational and business development processes. Because it becomes meaningless if all management processes are carried out but the supervision is loose so that it will provoke behavior that is beyond the proper that must be carried out. In East Java BPKP auditors, auditor integrity and organizational commitment have a significant positive influence in preventing fraud (Rifai & Mardijuwono, 2020). Individuals who do not have prior intentions but see an opportunity will make the person commit improper actions such as committing fraud, theft and fabricating reports for his personal benefit. Study of OPD employees in Musi Rawas: organizational commitment and rule compliance have a negative effect on the tendency of accounting fraud; Interestingly, internal control has no direct effect (Gunawan & Rizoan, 2024).

The indicators of SDI synergy are: 1. quality of human resources, 2. performance of human resources, 3. effectiveness of human resources (Agit, 2001), (Atika et al., 2020), (Harahap, 2019).

Islamic economics is an economic system that is derived from Islamic teachings and values that are divine and holistic. In contrast to the conventional economic system which tends to be based on the principle of profit oriented, Islamic economics seeks to create a balance between individual interests and the common good (maslahah), as well as between material and spiritual aspects. The basic principle of Islamic economics is submission to the provisions of sharia, which emphasizes justice, honesty, transparency, and social responsibility in every economic transaction and activity.

The indicators of Islamic economic principles are: 1. faith (tauhid), 2. Justice (ADL), 3. Social Responsibility (HS, 2019).

In Islamic economics, economic activity is not solely judged by results or profits, but also by the process and method of obtaining it, which must be free from the elements of *riba*, *gharar* (uncertainty), and *maysir* (speculation or gambling). Therefore, principles such as justice ('adl), help-help (ta'awun), trust, and prohibition of exploitation are the main foundations in forming a civilized economic system. This article asserts that Islamic economics creates a balance between profitability and fairness in the distribution of wealth (Abdillah & Baidhowi, 2025). Conducting an intensive analysis of the definition, types, and influence of *riba*, *gharar*, and *maysir* in sharia economic transactions. Concluding that all three elements are prohibited and need to be avoided to maintain the fairness and halal of transactions (Rudiansyah, 2020). Qualitative studies with a literature approach explain that *gharar* (uncertainty) and *maysir* (speculation) are categorized as transactions that are detrimental to one party and are contrary to the principles of justice and transparency in muamalah (Nurjanah et al., 2024). Focus on how Islamic financial institutions translate the concepts of *gharar* and *maysir* in financing practices. It is emphasized that both must be abolished, as well as separated between investment and speculation to maintain justice for all parties (Ramly, 2019). This article emphasizes that *gharar* and *maysir* are haram transactions. Through a literature review, the author emphasizes the importance of understanding and avoiding both elements in daily economic activation to be sharia compliant (I. N. Sari & Ledista, 2022). A critical study of the capitalist system and Islamic alternatives. Emphasizing the prohibition of *riba* and *gharar*, as well as the use of *zakat* for fair distribution. Affirms that Islamic economics prioritizes social justice over capital accumulation (Fadillah et al., 2024).

The implementation of Islamic economic principles is not only manifested at the individual level, but also institutionalized in the form of institutional practices such as Islamic banking, *zakat*, *waqf*, and various forms of muamalah contracts designed to create a fair and sustainable distribution of wealth. Several writings about *zakat* and *waqf* are known to have contributed to the economy, including being used in the banking and *waqf* system in Malaysia through sharia bonds used to build the economy, social, infrastructure and in minimizing poverty (Wijayanti & Widiastuti, 2022). Thus, Islamic economics is not only an alternative system, but also offers solutions to various contemporary economic problems such as social inequality, moral crises, and global financial instability. Juridical analysis of the principle of justice in the management of *zakat* and *waqf* in Indonesia, showing a positive impact on economic empowerment, poverty reduction, and strengthening community welfare (Susila et al., 2022). Local studies show that the integration of *zakat*, *infaq*, *alms*, and *waqf* (ZISWAF) in anti-poverty programs is effective in reducing poverty rates and improving income equity (Setiadi & Herlinawati, 2022).

Therefore, in the context of fraud prevention, it can be done by developing human resources to understand the basic principles in Islamic economics to be important in processing sharia financial contracts so that they become efficient in terms of property, have a fair impact and are very oriented to the welfare of the people as a whole.

## Literature Review

### 2.1 Fraud Prevention

Fraud is always side by side with human life. Whether it is in terms of their daily personal life or in the community they are involved in, for example in the place where the human being works, in the organization, in the office and so on.

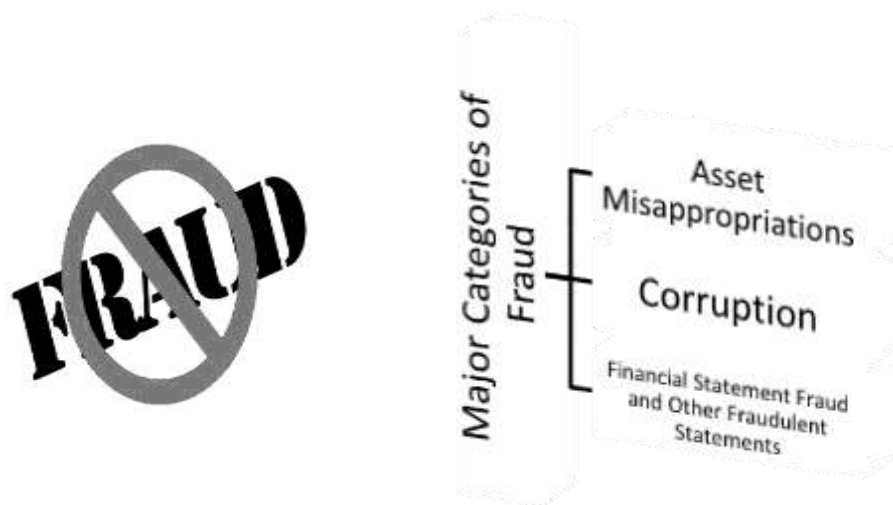
In every organization, norms of kindness that are commonly practiced are very regulated. A good organization is a reflection of good organizational behavior that is applied to all human resources working in the organization.

Based on the writings of George & Jones, 2002 organizational behavior is a science that is based on various factors that affect the attitudes or actions of individuals and groups of people in the organization and how to organize in order to carry out activities for their environment (George et al., 2002). Then the opinion of George & Jones, explained again by Robbins and Judge (Robbins & Judge, 2019) and Gordon (Gordon & R., 2002), which provides an explanation that the science of organizational behavior provides tools, namely in the form of concepts and theories that will help people in understanding, in analyzing, and in explaining behavior in organization. As a manager, you must learn about organizational behavior science that helps improve, helps encourage or help change in work behavior, for individuals, for groups or for the organization as a whole in order to achieve the goals that have been directed. Therefore, it can be said that organizational behavior is very focused on the "Human Side of Management" so that this scientific approach in the field of management is a behavioral approach or Behavioral approach to management. The knowledge gained by studying organizational behavior can help policymakers or managers in identifying problems, in determining how to correct them, and in knowing that change will make a difference, using a behavioral approach.

If there is an improper action in finance, then the word fraud always appears which in simple language is a fraud, generally people think that an uncommendable action according to experts in the action carried out cannot be declared as an action deceit. For example, if there is a condition of underpayment or loss of money at the cashier at a banking institution, can it be confirmed that the fraud act committed by the cashier is true? Of course, it cannot be ascertained. The act of fraud must be able to meet all elements of intentionality, and from the question that needs to be proven is that the loss of the money is due to a deliberate factor or taken or just negligent. This analysis emphasizes that an effective internal audit system, especially on cash and teller functions, can help distinguish between operational errors (such as cash differences due to human error) and fraud. Fraud can only be believed if there are elements of intentionality, malicious intent, and real losses (Wilda et al., 2024). This juridical study notes that in many cases of banks, the factors of intention (mens rea) and opportunity always dominate. Without evidence of intentionality, cash differences cannot be automatically categorized as fraud. Fraud is also almost always accompanied by internal corrective factors and weaknesses in internal control (Retnowati, 2022). Clearly the difference between accidental mistakes and fraud. Fraud in the form of intentional and intentional harm to parties, even though the operational error is accidental (Sukadwilinda & Ratnawati, 2013). The importance of an internal control system including daily deposit procedures, separation of duties, and periodic audits to identify whether a discrepancy is caused by human error or fraud involving an element of intentionality (Puspita & Budiwitjaksono, 2024). Then after being examined and investigated, the loss of money is due to the cashier exaggerating in changing money to the customer, then this is assumed to be negligence or neglation, of course, such a thing must require real evidence, as an illustration: a cashier cooperates with the customer or not? The proof of an uncommendable action must meet the element of "intentionality".

The simplest definition of the word Fraud meaning "Fraudulent Act" below are some definitions of fraud from several sources: 1. According to Black's Law Dictionary, fraud is defined as: *Embodying all the diverse ways that human ingenuity can devise, and that are used by one individual to gain an advantage over another by untrue recommendations or*

*concealment of truth, and undoubtedly all those who are astonishing, all the traps, all clever or all cover-ups, and the unjustifiable ways in which others are deceived*, encompasses everything in the human mind that people seek to gain and from others by false suggestions or impositions of truth, and includes all unexpected, cunning, cunning, or hidden ways, and every unnatural way in which others are deceived. 2. According to the Association of Certified Fraud Examiners (ACFE), an organization dedicated to fraud prevention and prevention in the United States, fraud is divided into three groups: a. Asset Misappropriation is divided into cash fraud and fraud on inventory and other assets. b. Corruption can be distinguished from conflicts of interest, bribery, illegal or illegal acts, and extortion in the economy. c. Fraudulent Financial Reporting or the existence of Fraud in Financial Statements is understood as fraud by management in a pattern of material misrepresentation in financial statement records that harm depositors and harm customers. Financial statement fraud can be financial or financial or fraud that is non-financial or non-financial. Then it is also stated in articles 209, 210, 387, 388, 415, 417, 418, 419, 420, 423, 425 and 435 which are specifically regulated in the Law on the Eradication of Corruption Crimes contained in Law number 31 of 1999 (Publishing Institution of the Faculty of Economics, University of Indonesia, 2011).



**Figure 1. Main Categories of Fraud**  
Source: Results Processed By Author (2025)

## 2.2 Sharia Financial Contracts

In Indonesian law, it is illustrated that contracts must be carried out in Islamic law (Anwar, 2010). In the true sense of the word, the agreement comes from Arabic .which agrees, agrees, or means *عَقْدٌ* The term can also be interpreted as a tie because there is a bond between people who have performance. Wahbah Az-Zuhaili defines this agreement as follows: "The bond between two things, both real and meaningful, from one aspect or two aspects (Az Zuhaili, 1989)

According to the Compilation of Sharia Economic Law, a contract is an agreement in an agreement between two or more parties to do and or not to carry out certain laws (Regulation, 2009). According to Basya in Murshid al-Hairan, an akad is an ijab meeting proposed by one party with the kabul of the other party that causes legal consequences on the object of the contract (Basya, n.d.).

From some of the definitions mentioned above, it can be shown that: *First*, the contract is a connection or occurrence of a meeting of Ijab and Kabul which results in legal consequences. Consent is one of the offers of the parties, and Kabul is the answer to the agreement. A contract does not occur if the statement of the will of each party is not related to each other because the contract is the relationship of the will of both parties which is reflected in the ijab kabul. *Second*, the existence of ijab and kabul. Participation in legal actions such as

promises of gifts, wills, waqfs or the right of dismantling is not a contract. Since this action is ineffective for both sides, Kabul is not necessary.

In pre-modern times, there were differences of opinion. Some jurists separate the will from the contract, but others make the contract a unilateral will. *Third*, the purpose of the contract is to give birth to something as a legal consequence.

### 2.3 Sharia Contracts in Business

The Qur'an as the guide to the life of Muslims has explicitly regulated business activities, and views business as a profitable and enjoyable job, so the Qur'an strongly encourages and motivates Muslims to carry out business transactions in their lives. The Qur'an recognizes business abilities, by explaining the principles and instructions of business between individuals and groups. The Qur'an gives complete freedom and freedom to carry out any transaction as long as it is within the desired corridor with restrictions determined by the sharia. Wealth is considered something that cannot be challenged and the act of using other people's property in an unlawful way or without permission from the rightful owner is prohibited. The appreciation of the right to life for property and honor is a religious obligation as revealed in the Qur'an Surah An Nisaa' verse 29 which reads:

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبُطْلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا  
[النساء: 29-29]

“You who have believed, do not eat each other's property in an unlawful way, except in the way of business that is carried on willingly among you. Then don't kill yourself, *And Allah is Merciful to You*” (Scott, 1989)

The Qur'an explains that ownership is the legality of Muslims to determine ownership decisions whether they need to use, sell, or exchange their property in the form of other assets. Internally and externally, perfect business is given freedom in the Quran. The financial aspects and supervision of exchanges have also been publicized as they provide actors with financial freedom. The battle of open competence is based on natural and natural laws, namely based on supply and demand or supply and demand.

The above legality and freedom should not be equated with all the prohibitions and rules and norms that exist in business life are denied or considered non-existent. A good Muslim is obliged to carry out all business in a full and strict manner as described in the Qur'an at the time of making all transactions.

Social justice for the community is a concern of Muslims. The Qur'an teaches that the most important thing is the matter of how to fulfill agreements and contracts as obligations should be respected. In the Qur'an, it is also reminded that everyone will be held accountable in matters related to the promises and contracts they make. The Qur'an also explains that justice must be upheld in all aspects of the agreement that has been agreed.

A fairly important role is to maintain consumer trust in the development and progress of the business. Entrepreneurs make efforts to give consumers confidence. The Qur'an reminds and repeatedly emphasizes the need for this to be done, we can read this in verses that call on Muslims to consider and measure, precisely, correctly in an accurate way by suggesting with whom to carry out fraud. And this is done, so it is very clear that a bitter and bitter reply from Allah SWT will be accepted.

### 2.4 Contracts in Sharia Banking

Contracts used in financing in Islamic banking are limited to fourteen contracts, which are as follows: 1. *Murabahah*; Reciprocal sales with profit approval. 2. *Greetings*; Greetings means an agreement with an advance payment made for the goods to be shipped later. 3. *Istishna*; An agreement to make goods and commodities, with cash payment in advance and will deliver the goods later. The manufacturer agrees to produce the goods at a certain price and deliver the goods at a future time. 4. *Mudharabah*; Based on the *mudharabah* agreement, the bank provides the capital needed for a project where the entrepreneur manages the project. The

profits or losses of the project are divided between banks and entrepreneurs at a fixed ratio. 5. *Musharakah*; Financing through balanced involvement is called *musyarakah*. Two or more partners put their capital and expertise into the business. Profits and losses are divided based on the amount of capital invested. 6. *Mudharabah Musytarakah*; *Mudharabah Musytarakah* is a combination of two words, namely *mudharabah* and *musytarakah*. *Mudharabah* is an investment agreement to the manager to carry out a certain business by dividing the proceeds based on the ratio agreed upon by both parties while the capital loss will be borne by the capital owner. 7. *Musharakah mutanaqisah*; is a contract between two parties who are united for an item that one party buys the other party in stages. 8. *Ijarah*; an agreement between the tenant and the person who rents. 9. *Ijarah Muntahiyah Bittamlik*; an agreement to transfer the beneficial rights of goods/services based on a lease with the provision of the transfer of the owner of the goods. The ruling of doing *akada ijarah muntahiya bittamlik* is permissible or *mubah*. 10. *Hawalah*; debt transfer agreement. At first, it was the duty of the debtor to pay the debts where the debtor transferred the responsibility of paying his debts to someone else to be paid to the owner of the debt. 11. *Wakalah*; is appointing someone to take the place of the person who appointed to perform a task on his behalf. 12. *Kafalah*; *Kafalah* and *Dhmanah* have the same meaning, namely guarantee. 13. *Ju'alah*; Ibn Qudamah al-Hanbali said that *ju'alah* is like saying: "Whoever finds something and returns it to me or my cattle are lost or makes this wall, then I will give him a reward of a certain amount. So whoever does the work, he has the right to get the promised wages. 14. *Qardh*; Interest-free loans. The borrower is only required to return the principal of the loan.

## 2.5 Human Resources Synergy (SDI)

Human resources are individuals in an organization who actively contribute through skills, knowledge, work ethics, and behavior to achieve organizational goals. From an Islamic perspective, human resources are not only seen as productive assets, but also as a mandate that must be managed with the principles of justice, trust, and responsibility (Nawawi, n.d.). This article explains that all employees have a good education. However, the availability of human resources (SDI) is still relatively minimal, when compared to the development of its assets from year to year which continues to increase (Suhairi et al., 2023).

## 2.6 The Meaning of Synergy in Organizations

Synergy refers to the process of integration and collaboration between individuals or groups within an organization to produce higher performance than if they were working separately (Robbins & Judge, 2019). In the context of human resources, synergy is formed through teamwork, effective communication, balanced division of roles, and a shared commitment to the organization's vision and mission.

## 2.7 SDI Synergy in Islamic Management Perspective

Islamic management explained that the synergy of human resources is directed to create professional cooperation based on spiritual values. Values such as *ukhuwah*, *ta'awun* (help-help), and trust strengthen relationships between individuals and increase blessings in the work process (Antonio, M., 2011). The balance between competence (*fathanah*) and integrity (*shiddiq, amanah, tabligh*) is the main pillar in the formation of a solid synergy.

## 2.8 Factors that Support SDI Synergy

Some important factors that affect the realization of synergy between human resources include:

- a. Participatory and visionary leadership
- b. Inclusive and collaborative organizational culture
- c. Fair reward and motivation system
- d. Continuous training and development (Srivastava, A., Bartol, K.M., & Locke, 2006)



## 2.9 The Impact of SDI Synergy on Organizational Performance

Synergy between human resources has been proven to increase productivity, strengthen innovation, and accelerate the achievement of organizational strategic goals (Ulrich, D., & Brockbank, 2005). In the sharia and social sectors, this synergy is also able to increase public trust because the organization displays professionalism that is in harmony with ethical values.

## 2.10 Principles of Islamic Economics

Islamic economics is a branch of economics that is built on Islamic sharia principles, which emphasizes justice, balance, and ethics in all economic activities. The main goal of Islamic economics is not only profit-oriented, but also to achieve *falah* (welfare in this world and the hereafter) through a fair distribution of wealth and protection of the weak (Chapra, 2000).

## 2.11 Principles of Islamic Economic Policy

Islamic economics stands on a number of fundamental principles that are the foundation of all economic activities, namely:

- a. Tauhid (Oneness of Allah)  
Every economic activity is carried out within the framework of servitude to Allah and must not be separated from divine values (Qur'an, Surah Al-Baqarah: 2).
- b. Justice ('Adl)  
No party should be harmed in the transaction. Justice is a principle in the distribution of wealth, pricing, and wages (Chapra, 2000).
- c. Prohibition of Riba, Gharar, and Maysir  
Islamic economics prohibits the practice of *riba* (interest), *gharar* (uncertainty/ambiguity), and *maysir* (speculation or gambling) because it causes injustice and social inequality (Antonio, 2001).
- d. Ownership is Relative and Trust  
Wealth in the Islamic view is a trust of Allah that must be used according to His rules (Qur'an, Surah Al-Hadid: 7).
- e. Help-help (Ta'awun) and Maslahah (general welfare)  
Every economic activity is directed to the good of the people, not just personal gain.

## 2.12 Implementation of Islamic Economic Principles in Institutions

The principles of Islamic economics are implemented in the form of institutions such as:

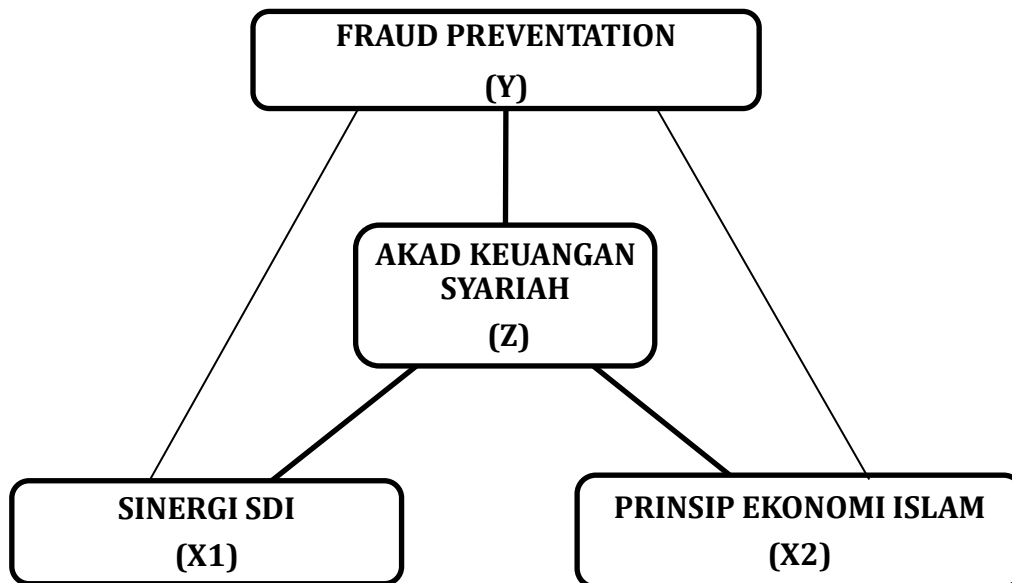
1. Sharia Banking, which uses usury-free contracts (*murabahah*, *mudharabah*, *ijarah*, etc.).
2. Business entities of *zakat*, *infaq*, *alms*, and *waqf* as wealth distributors.
3. A sharia market that upholds ethical values and transparency. (Ascarya, 2021)

## 2.13 The Relevance of Islamic Economic Principles in the Modern Era

Islamic economics is not just an alternative system, but also a solution to contemporary problems such as economic moral crises, social inequality, and global financial instability. This system emphasizes a balance between material and spiritual, individual and society, and private and public interests (Siddiqi, 2004).

## 2.14 Frame of Mind

The basis of thinking in the research is prepared based on the concept of a framework of thinking by combining existing theories, field facts that have occurred, direct observation in the field and existing literature literacy. This is very helpful for researchers to decide on the theories used, concepts applied, and arguments that are used as the basis for the research and can explain how the relationship between the variables being studied. So in this study, it can be described that is the focus of the researcher and that limits the discussion of research to the variables that the researcher chooses so that the research can be more focused and directed without obscuring the basic principles of the direction of the research so that it can be described as follows:



**Figure 2. Research Framework of Thought**  
Source: Results Processed By Author (2025)

Research Hypothesis:

- H1: SDI synergy has a significant effect on fraud prevention.
- H2: Islamic economic principles have a significant effect on fraud prevention.
- H3: SDI synergy has a significant indirect effect on fraud prevention through Islamic financial contracts.
- H4: Islamic economic principles have a significant indirect effect on fraud prevention through Islamic financial contracts.
- H5: The synergy of SDI and Islamic economic principles has a simultaneous and significant effect on fraud prevention.

## Research Methodology

### 3.1 Types and Approaches to Research

This study uses a quantitative approach with an explanatory method to analyze the influence of Human Resources Synergy (SDI) and Islamic Economic Principles on Fraud Prevention in the implementation of Sharia Financial Contracts.

### 3.2 Population and Sample

The population in this study is 100 employees in Islamic financial institutions (such as BPRS, Sharia Cooperatives, and Sharia Business Units). Sampling was done using saturated samples according to the following criteria:

- a. Financing, auditing, or risk management employees
- b. Have at least 1 year of experience

### 3.3 Data Collection Techniques

Primary data were collected through a closed-ended questionnaire based on the Likert scale (1 = strongly disagree to 5 = strongly agree). The questionnaire is distributed in the online Google Forms format.

### 3.4 Research Variables and Indicators

**Table 1.** Research Variable Indicators

Variable	Indicators
SDI Synergy (X1)	1) HR Quality, 2) HR Performance, 3) HR Effectiveness
Principles of Islamic Economics (X2)	1) Faith (Tauhid), 2) Justice ('Adl), 3) Social responsibility
Fraud Prevention (Y)	1) Internal controls, 2) Risk analysis, 3) Organizational culture, 4) Transparency & accountability, 5) Reporting system, 6) Independent audit, 7) Technology, 8) Education, 9) Strict sanctions
Sharia Financial Contract (Z) ( <i>moderation variable</i> )	1) Compliance with sharia principles, 2) MUI-DSN fatwa, 3) Sharia contract principles

Source: Results Processed By Author (2025)

### 3.5 Data Analysis Instruments

The data obtained will be analyzed using SPSS in the following stages:

- Validity and Reliability Test (Cronbach Alpha)
- Classical Assumption Test: normality, multicollinearity, heteroscedasticity
- Multiple Regression Analysis
- T-test and F-test
- Coefficient of Determination ( $R^2$ )
- If the variable of the Sharia Financial Contract is positioned as a moderator, then the Moderated Regression Analysis (MRA) test is used.

### 3.6 Measurement Scale

The 5-point Likert scale is used to measure all variable indicators, with a range:

- 1 = Strongly disagree
- 2 = Disagree
- 3 = Neutral
- 4 = Agree
- 5 = Strongly agree

## Results

### 4.1 Validity and Reliability Tests

- All questionnaire items from 4 variables (SDI Synergy, Islamic Economic Principles, Fraud Prevention, and Sharia Financial Contracts) are valid, with an item-total correlation of  $> 0.30$ .

**Table 2.** Validity Test Results

Indicators	Corrected Item-Total Correlation	r Table (n=100, $\alpha=0.05$ )	Information
Quality of HR	0,651	0,197	Legitimate
HR Performance	0,688	0,197	Legitimate
HR Effectiveness	0,702	0,197	Legitimate
Faith (Tauhid)	0,745	0,197	Legitimate
Justice ('Adl)	0,698	0,197	Legitimate
Social Responsibility	0,721	0,197	Legitimate
Internal Control	0,812	0,197	Legitimate
Risk Analysis	0,779	0,197	Legitimate

Organizational Culture	0,733	0,197	Legitimate
Shariah Compliance	0,682	0,197	Legitimate
Fatwa MUI-DSN	0,695	0,197	Legitimate
Principles of Akad	0,701	0,197	Legitimate

Source: Results Processed By Author (2025)

b. Cronbach's Alpha reliability test scores:

**Table 3.** Reliability Test Results

Variable	Alpha Cronbach	Interpretation
SDI Synergy	0,801	Reliable
Principles of Islamic Economics	0,825	Reliable
Fraud Prevention	0,888	Highly Reliable
Sharia Financial Contracts	0,765	Reliable

Source: Results Processed By Author (2025)

Interpretation: All research instruments have a good to very good level of reliability.

#### 4.2 Multiple Regression Test (Without Moderation)

Model Equation:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e$$

Y = Fraud Prevention

X<sub>1</sub> = SDI Synergy

X<sub>2</sub> = Islamic Economic Principles

SPSS Output Summary Results:

**Table 4.** Multiple Regression Test Results (Without Moderation)

Variable	Beta Coefficient	Sig. (p-value)	Interpretation
SDI Synergy (X <sub>1</sub> )	0,327	0,004	Significant
Principles of Islamic Economics (X <sub>2</sub> )	0,439	0	Significant

Source: Results Processed By Author (2025)

R<sup>2</sup> = 0.618 → Model explains 61.8% of the variation in Fraud Prevention

F Sig. = 0.000 → Significant regression model

Interpretation: Independent variables have a positive and significant effect on Fraud Prevention. Islamic Economic Principles have the most influence in preventing fraud.

#### 4.3 Sharia Financial Contract Moderation Test (MRA)

Moderation Equation Model:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 Z + \beta_4 (X_1 \times Z) + \beta_5 (X_2 \times Z) + e$$

Output Summary Results:

**Table 5.** Multiple Regression Test Results (Moderation)

Interaction Variables	Beta Coefficient	Sig. (p-value)	Interpretation
SDI × Shariah Contract	0,192	0,026	Significant moderation
Principles × Shariah Contract	0,213	0,014	Significant moderation

Source: Results Processed By Author (2025)

R<sup>2</sup> increased from 0.618 → 0.678 after moderation.

Interpretation: The Sharia Financial Agreement strengthens the influence of SDI Synergy and Islamic Economic Principles on Fraud Prevention. This means that the implementation of sharia contracts in accordance with fatwas and sharia principles strengthens the integrity of the system.

## Discussion

1. SDI Synergy  
Qualified and effective human resources encourage an honest and disciplined work culture. Good performance prevents potential moral hazards.
2. Principles of Islamic Economics  
Islamic spiritual values and ethics encourage fraud prevention from within (self-control), not just from rules. In line with the results of the research (Fadlilah et al., 2023).
3. Sharia Financial Contract (Moderator)  
The principles of sharia compliance, the existence of DSN-MUI fatwas, and fair contracts strengthen transaction integrity and weaken potential abuse.

## Provisional Conclusion:

1. The synergy of SDI and Islamic economic principles significantly affects Fraud Prevention.
2. The Islamic finance contract acts as a moderator that strengthens the relationship.

## Conclusion

This study shows that:

1. The synergy of Human Resources (SDI) and Islamic Economic Principles significantly affects Fraud Prevention in the practice of Islamic financial contracts.
2. The Sharia Financial Contract variable has proven to be a moderator that strengthens the relationship between SDI and Islamic Economic Principles towards fraud prevention.
3. The application of spiritual values, sharia compliance, and SDI professionalism is a strategic combination in building a safe and reliable Islamic financial system.

## Suggestion

Suggestions that can be given:

1. Sharia Financial Institutions are advised to continue to conduct training and improve SDI competencies so that the synergy is optimal and able to prevent fraud from an early age.
2. Islamic economic principles are not only used as a discourse, but need to be integrated into SOPs, reward systems, and performance supervision.
3. It is necessary to closely monitor the implementation of Islamic financial contracts so that they are not manipulated by untrustworthy individuals.
4. Advanced research can use a qualitative approach to dig deeper into the dimensions of ethics and spirituality.

### Practical Implications

1. This research can be used as a risk management reference for Islamic banks in developing internal policies to prevent fraud.
2. Explaining fraud prevention is not only a matter of auditing or technology but also includes the internal value of employees and contract structures.
3. It is the basis for developing a human resource training curriculum based on Islamic economics, sharia audits, and financial governance in accordance with sharia principles.

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