

ABSTRAK

Tujuan dari penelitian ini adalah untuk menguji dan mendapatkan bukti empiris mengenai pengaruh *Islamic Corporate Governance* (ICG) terhadap *fraud*, baik secara langsung maupun tidak langsung melalui variabel moderasi *Sharia Compliance*. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi data panel menggunakan model efek acak (*random effect model*). Populasi penelitian terdiri dari bank umum syariah dan unit usaha syariah, dengan sampel yang dipilih melalui metode *purposive sampling*. Data penelitian terdiri dari 130 observasi. Hasil penelitian menunjukkan bahwa *Islamic Corporate Governance* berpengaruh negatif signifikan terhadap *Fraud*. *Islamic Income Ratio* tidak berpengaruh terhadap *Fraud*, *Profit Sharing Ratio* berpengaruh negatif terhadap *Fraud*. *Islamic Investment Ratio* berpengaruh positif terhadap *Fraud*. Sementara *Sharia Compliance*, yang diukur dengan tiga proksi, tidak dapat memoderasi pengaruh *Islamic Corporate Governance* terhadap *Fraud*. Sehingga kepatuhan terhadap prinsip syariah dan penerapan ICG harus didukung oleh mekanisme pengawasan yang kuat. Bank syariah perlu memastikan bahwa mereka memiliki sistem pengawasan internal yang mampu mendeteksi dan mencegah kecurangan.

Kata kunci : *Islamic corporate governance, sharia compliance, islamic income ratio, profit sharing ratio, islamic investment ratio, fraud*

ABSTRACT

The objective of this study is to test and obtain empirical evidence regarding the impact of Islamic Corporate Governance (ICG) on fraud, both directly and indirectly through the moderating variable of Sharia Compliance. This study employs a quantitative methodology, utilizing a panel data regression analysis approach with a random effect model. The research population comprises Islamic Commercial Banks and Sharia Business Units, with a sample selected through the method of purposive sampling. the research data set comprised 130 observations. the findings indicate that islamic corporate governance exerts a considerable negative influence on fraud. The islamic income ratio was found to have no effect on fraud. The profit sharing ratio was observed to have a negative effect on fraud. The islamic investment ratio has a positive effect on fraud. However, sharia compliance, as measured by three proxies, does not appear to moderate the effect of islamic corporate governance on fraud. Consequently, the adherence to Sharia principles and the implementation of ICG must be underpinned by a robust supervisory framework. It is imperative for Islamic banks to implement an effective internal control system that is capable of detecting and preventing fraud.

Keywords : Islamic corporate governance, sharia compliance, islamic income ratio, profit sharing ratio, islamic investment ratio, fraud