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Research Paper

Guarding Integrity in Islamic Banking: The Role of *Fiqh Muamalah*, Religiosity, and Fraud Intention in Shaping Ethical Behavior

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ABSTRACT

Fraud remains a persistent challenge in the banking sector, including Islamic financial institutions normatively grounded in Sharia principles. This study examines how *fiqh muamalah* and religiosity influence fraud intention and fraudulent behavior among internal accountants in Islamic banks, with fraud intention positioned as a mediating mechanism. Using a quantitative explanatory survey design, data were collected from 260 internal accountants employed in Islamic banking institutions in Indonesia and analyzed using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The findings reveal that *fiqh muamalah* significantly reduces both fraud intention and fraudulent behavior, indicating its dual role as a jurisprudential and ethical safeguard. Religiosity is found to negatively affect fraud intention but does not directly influence fraudulent behavior, suggesting that its ethical impact operates primarily through cognitive and intentional processes. Furthermore, fraud intention emerges as a strong predictor of fraudulent behavior, confirming its central role in translating ethical vulnerability into misconduct. These results highlight the importance of integrating Sharia-based legal knowledge with moral internalization in fraud prevention strategies. The study contributes to Islamic economics by providing empirical evidence that ethical resilience in Islamic banking depends not only on institutional compliance but also on individual moral intention and jurisprudential understanding.

Introduction

Islamic economics is fundamentally rooted in ethical, moral, and legal principles derived from the Qur'an and Sunnah, which aim to promote justice, transparency, and accountability in economic activities. In recent decades, however, global economic practices have increasingly been characterized by ethical violations, financial misconduct, and corporate scandals that undermine public trust in economic institutions (Al-Raggad et al., 2025; Dote-Pardo & Severino-Gonzalez, 2025; Habib et al., 2021; Khalid et al., 2025). These phenomena have reignited scholarly interest in normative frameworks capable of guiding ethical economic behavior, particularly within Muslim-majority societies (Altman, 2025; Morgan, 2023). In this context, *fiqh muamalah*, as the Islamic jurisprudence governing economic transactions, emerges as a foundational framework that integrates legal compliance with moral responsibility (Efendi et al., 2023; Saputro et al., 2024). Alongside this jurisprudential foundation, Islamic religiosity plays a crucial role in shaping individual attitudes, intentions, and behaviors in professional and organizational settings. The interaction between normative Islamic legal principles and personal religiosity becomes especially relevant in addressing unethical practices such as fraud, manipulation, and mismanagement in economic activities (Farkhani et al., 2022), which continue to pose systemic risks to both conventional and Islamic economic institutions.

From a conceptual perspective, this study focuses on two central independent constructs: *fiqh muamalah* and Islamic religiosity, and examines their influence on ethical and professional behavior in economic contexts. *Fiqh muamalah* refers to the body of Islamic legal rules regulating commercial transactions, contracts, ownership, and financial conduct, emphasizing fairness, prohibition of *riba*, *gharar*, and *maysir*, and the fulfilment of contractual obligations (Artika & Faisal, 2024; Kahfi & Zen, 2024). Islamic religiosity, on the other hand, reflects the degree to which individuals internalize and practice Islamic beliefs, values, and rituals in their daily lives, including economic decision-making (Ahmad & Jaman, 2025; Zafar & Abu-Hussin, 2025). While *fiqh muamalah* provides an external normative framework, religiosity represents an internal moral compass that influences behavior beyond formal compliance. The dependent dimension in this study relates to ethical economic conduct, particularly professional integrity and avoidance of unethical practices. Understanding how these variables interact offers a more holistic explanation of ethical behavior in Islamic economic systems, bridging legal norms and individual moral consciousness.

The urgency of conducting this research is encouraged by persistent ethical challenges in economic and business environments, including within Islamic financial institutions. Despite the formal adoption of Shariah-compliant frameworks, empirical evidence suggests that ethical lapses may still occur due to weak internalization of Islamic values (Alazzabi et al., 2020), limited understanding of *fiqh muamalah* (Artike et el., 2024), or the dominance of profit-oriented motives (Li & Radivojevic., 2025). This gap between formal compliance and substantive ethical practice raises concerns about the authenticity and sustainability of Islamic economic systems (Kalkavan et al., 2021; Purwati & Komalla, 2023). Moreover, as Islamic finance continues to expand globally, questions surrounding ethical governance, professional accountability, and moral integrity become increasingly critical. Addressing these challenges requires not only regulatory mechanisms but also deeper insights into how Islamic legal knowledge and religiosity shape individual behavior. Therefore, empirical research that systematically examines these relationships is essential for strengthening the ethical foundations of Islamic economics and ensuring its credibility in both academic and practical domains.

Previous studies have examined ethical behavior, religiosity, and Islamic economic principles from various perspectives. Several scholars (Ahmad et al., 2023; Furqoni et al., 2020; Kader, 2021; Sulaeman et al., 2025) have highlighted the role of Islamic values in shaping ethical attitudes and reducing unethical practices, while others (Akhlaq & Asif, 2024; Alam et al., 2022; Faizi et al., 2025) have emphasized the importance of Shariah compliance mechanisms in Islamic financial institutions. Research on Islamic religiosity has consistently shown its influence on moral judgment, ethical sensitivity, and professional responsibility (Rahman, 2025; Sulaiman et al., 2022; Uysal & Okumus, 2019). Similarly, studies on *fiqh muamalah* have explored its normative role in regulating economic transactions and preventing exploitative practices (Erviana & Nugroho, 2025; Siregar et al., 2025; Syaripuddin et al., 2025). However, much of the existing literature tends to treat these constructs in isolation or focuses predominantly on institutional compliance rather than individual-level behavioral outcomes. Moreover, earlier studies often rely on descriptive or normative analyses, with limited empirical testing of the combined influence of *fiqh muamalah* understanding and religiosity on ethical economic behavior.

In addition to structural and competence-based explanations, a growing body of literature emphasizes the role of Islamic religiosity in shaping ethical behavior. Empirical studies demonstrate that higher levels of religiosity are generally associated with lower tendencies toward unethical actions, including academic and professional fraud (Cowan et al., 2024; Garbi et al., 2021; Koufi et al., 2025). Research on Islamic religiosity shows that internalization of religious values can reduce fraudulent intentions by strengthening moral awareness and self-regulation (Sarmigi et al., 2025; Setiawan et al., 2025; Shtudiner & Zvi, 2025). However, findings are not always consistent. Some studies suggest that religiosity may lose its deterrent effect when individuals compartmentalize religious practices from professional conduct or when religiosity is understood narrowly as ritual compliance. Importantly, only a limited number of studies conceptualize Islamic religiosity in terms of the Prophet Muhammad's ethical characteristics, particularly in professional contexts such as accounting and banking. As a result, the existing literature remains fragmented, with insufficient integration between jurisprudential knowledge, moral character, and behavioral outcomes.

This condition reveals a clear research gap that the present study seeks to address. First, there is a lack of integrative empirical research that simultaneously examines *fiqh muamalah* and Islamic religiosity as complementary determinants of ethical economic behavior. Second, existing studies frequently emphasize formal Shariah structures while underestimating the role of individual moral internalization. Third, limited attention has been paid to how knowledge-based legal frameworks and value-based religiosity interact in shaping professional conduct. As a result, current explanations remain fragmented and insufficient to capture the complexity of ethical behavior within Islamic economic contexts. This study responds to these gaps by proposing a more comprehensive analytical model that connects jurisprudential understanding and personal religiosity to ethical outcomes in economic practice.

The novelty of this research lies in its integrative and behavior-oriented approach. Rather than viewing *fiqh muamalah* solely as a legal doctrine or religiosity merely as a personal belief system, this study conceptualizes both as dynamic forces that jointly influence ethical decision-making. By empirically testing their combined effects, the study offers a nuanced understanding of how Islamic legal knowledge and spiritual commitment reinforce one another in promoting ethical economic conduct. This approach moves beyond compliance-based narratives and highlights the importance of internal moral motivation in sustaining ethical behavior. Furthermore, the study contributes to the growing discourse on ethical governance in Islamic economics by emphasizing the human and moral dimensions often overlooked in institutional analyses.

Based on these considerations, the primary purpose of this study is to analyze the influence of *fiqh muamalah* and Islamic religiosity on ethical economic behavior. Specifically, it aims to (1) examine the extent to which understanding of *fiqh muamalah* affects professional integrity, (2) assess the role of Islamic religiosity in shaping ethical conduct, and (3) evaluate the combined contribution of both variables in explaining ethical behavior in economic activities. The findings of this study are expected to contribute theoretically by enriching the literature on Islamic economic ethics and empirically by providing evidence-based insights for policymakers, educators, and practitioners. Ultimately, this research seeks to strengthen the ethical foundations of Islamic economics by demonstrating that sustainable economic integrity requires both sound legal frameworks and deeply internalized religious values.

Hypotheses Development

Fiqh Muamalah and Fraud Intention

Within Islamic economics, *fiqh muamalah* serves as the normative legal framework governing economic transactions and contractual relationships. It delineates permissible and prohibited forms of economic activity, emphasizing transparency, fairness, mutual consent, and the prohibition of exploitative practices such as *riba*, *gharar*, and *tadlis* (Kahfi & Zen, 2024; Saputro et al., 2024). For professionals working in Islamic financial institutions, particularly internal accountants, understanding *fiqh muamalah* is not merely a matter of technical compliance but a moral obligation that frames how transactions are recorded, evaluated, and reported (Syaripuddin et al., 2025). A sound comprehension of *fiqh muamalah* is expected to shape ethical judgment by clarifying what constitutes legitimate and illegitimate conduct in Islamic banking operations.

From a behavioral perspective, fraud intention represents the cognitive and motivational stage preceding fraudulent behavior (Shtudiner & Zvi, 2025). According to the Theory of Planned Behavior, intention is a key predictor of actual behavior, shaped by attitudes, norms, and perceived moral obligations (Conner, 2020). In Islamic banking, insufficient knowledge of *fiqh muamalah* may create ambiguity in ethical decision-making, increasing the likelihood of rationalization and opportunistic behavior (Akhlaq & Asif, 2024). Conversely, a strong understanding of *fiqh muamalah* strengthens ethical awareness and reduces the psychological space for justifying fraud (Sarmigi et al., 2025). Empirical findings in prior studies indicate that adherence to Sharia principles and understanding of Islamic transactional rules are associated with lower tendencies toward unethical behavior in Islamic financial contexts (Ahmad et al., 2023; Artika & Faisal, 2024). Based on the Islamic jurisprudential principles and prior empirical evidence, this study argues that deeper

understanding of *fiqh muamalah* reduces the internal accountants' intention to engage in fraud. Therefore, the first hypothesis is formulated as follows:
H1: *Fiqh muamalah* has a negative effect on fraud intention.

Islamic Religiosity and Fraud Intention

Islamic religiosity reflects the extent to which individuals internalize Islamic beliefs, values, and moral commitments in their daily lives, including professional conduct (Shtudiner & Zvi, 2025; Sulaiman et al., 2022). In this study, religiosity is conceptualized not only as ritual observance but also as ethical embodiment, particularly through the characteristics of the Prophet Muhammad, *shiddiq* (truthfulness), *amanah* (trustworthiness), *fathanah* (wisdom), and *tabligh* (accountability). These characteristics provide an ethical template that guides Muslim professionals toward integrity, honesty, and responsibility in their work (Uysal & Okumus, 2019). For internal accountants, religiosity functions as an internal moral control that complements formal regulations.

Research on religiosity and unethical behavior suggest that higher religiosity is generally associated with lower fraudulent intentions, as religious individuals tend to experience stronger moral constraints and fear of divine accountability (Rahman, 2025; Zafar & Abu-Hussin, 2025). However, prior research also indicates that religiosity may vary in its effectiveness depending on how deeply values are internalized beyond ritual practices (Ahmad & Jamal, 2025; Farkhani et al., 2022). Studies show that Islamic religiosity significantly reduces intentions to commit academic and professional fraud, although contextual factors may influence this relationship (Furqani et al., 2020; Kalkavan et al., 2021). When religiosity is grounded in ethical character rather than symbolic practice, its deterrent effect on fraud intention becomes more pronounced. Drawing from Islamic ethical theory and prior empirical findings, this study posits that internal accountants with higher levels of Islamic religiosity are less likely to develop intentions to commit fraud. Accordingly, the second hypothesis is proposed as follows:
H2: Islamic religiosity has a negative effect on fraud intention.

Fraud Intention and Fraudulent Behavior

Fraudulent behavior does not occur spontaneously; it is typically preceded by a deliberate intention formed through cognitive evaluation and moral reasoning (Artika & Faisal, 2024). In behavioral and criminological theories, intention is considered a direct antecedent of action. The Theory of Planned Behavior explains that once an individual forms a strong intention, the likelihood of translating that intention into behavior increases, particularly when situational opportunities and capabilities are present (Conner, 2020). In organizational settings, fraud intention reflects an individual's readiness to violate ethical norms when faced with pressure, opportunity, or rationalization (Sarmigi et al., 2025; Setiawan et al., 2025).

Empirical studies in accounting and fraud research consistently confirm that individuals who exhibit higher fraud intentions are more likely to engage in actual fraudulent behavior (Aisyah, 2025; Imjay et al., 2025; Kusumojati et al., 2024). Research studies show that work pressure, weak internal controls, and rationalization mechanisms significantly increase fraud intention, which in turn leads to fraudulent actions (Arumugam et al., 2025; Awang et al., 2019). In Islamic banking, where transactions are complex and

monitoring may be imperfect based on the condition of some limited capabilities in their sharia board, fraud intention among internal accountants poses a serious risk to institutional integrity and public trust. Based on established behavioral theory and empirical evidence, this study argues that fraud intention plays a pivotal role in translating ethical vulnerability into actual misconduct. Thus, the third hypothesis is formulated as follows:
H3: Fraud intention has a positive effect on fraudulent behavior.

Fiqh Muamalah and Fraudulent Behavior

Beyond its influence on intention, *fiqh muamalah* may also exert a direct effect on fraudulent behavior (Artika & Faisal, 2024). As the foundational framework of Islamic economic transactions, *fiqh muamalah* regulates how contracts are structured, how revenues are recognized, and how risks are managed (Syamsuri & Lutfiah, 2025). Internal accountants who possess strong knowledge of *fiqh muamalah* are better equipped to identify improper transactions, prevent misclassification, and resist unethical directives that contradict Sharia principles (Ishak & Asni, 2020). This competence reduces the likelihood of errors and intentional manipulation in financial reporting.

Previous studies in Islamic accounting and banking indicate that transparency and Sharia compliance in transaction recording significantly reduce fraud risk (Ahmed, 2025; Li et al., 2025). Research studies highlights that adherence to *fiqh muamalah* principles promotes accountability and minimizes opportunities for manipulation (Effendi et al., 2023; Kumala, 2022). When internal accountants understand the legal and ethical implications of Sharia-based contracts, they are less likely to engage in fraudulent behavior, even under organizational pressure (Purwati & Komalla, 2023). This suggests that *fiqh muamalah* operates not only through intention but also through direct behavioral control. Accordingly, this study proposes that *fiqh muamalah* has a direct deterrent effect on fraud behavior in Islamic banks. The fourth hypothesis is stated as follows:
H4: *Fiqh muamalah* has a negative effect on fraudulent behavior.

Islamic Religiosity and Fraudulent Behavior

Islamic religiosity is expected to influence not only intentions but also actual behavior (Nazir & Saqib, 2024), particularly when religious values are deeply internalized. In Islam, moral accountability extends beyond social and legal consequences to include accountability before Allah, which serves as a powerful internal deterrent against unethical conduct (Kahfi & Zen, 2024; Siregar et al., 2025). For internal accountants, high religiosity, especially when aligned with prophetic character, encourages honesty, responsibility, and resistance to immoral actions, even when such actions may offer material benefits.

However, empirical findings on the direct effect of religiosity on fraudulent behavior are mixed. While several studies indicate that religiosity reduces unethical conduct (Basri and Rahmola, 2022; Rahman, 2025), others suggest that its effect may be indirect, operating through intention or moral reasoning rather than behavior itself (Sarmigi et al., 2025; Shtudiner & Zvi, 2025). It is assumed that religiosity significantly reduces fraud intention, but its direct effect on fraud behavior may depend on situational and organizational factors. This theoretical ambiguity warrants empirical testing within the specific context of Islamic banking. Based on Islamic ethical principles and prior empirical insights, this study

hypothesizes that higher Islamic religiosity reduces the likelihood of fraudulent behavior among internal accountants. Therefore, the fifth hypothesis is formulated as follows:
H5: Islamic religiosity has a negative effect on fraudulent behavior.

Based on the formulation of hypotheses, Figure 1 illustrates the model framework of this present research.

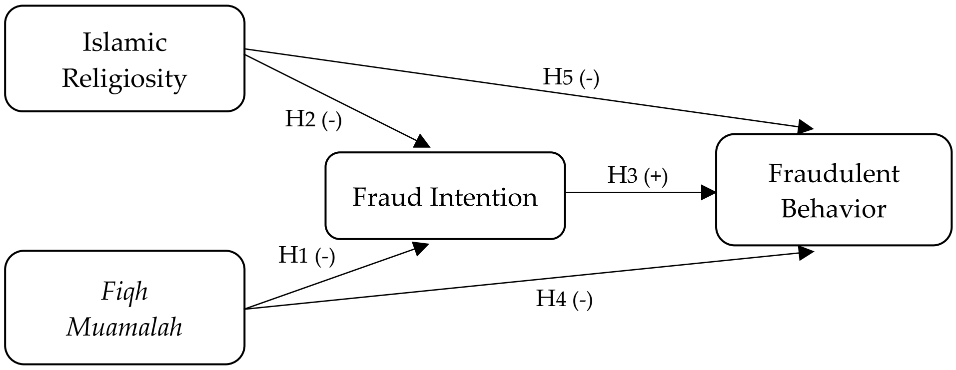

Figure 1. The Research Model

Method

This study employed a quantitative, explanatory survey design aimed at testing the causal relationships among *fiqh muamalah*, Islamic religiosity, fraud intention, and fraudulent behavior within Islamic banking institutions. The study was conducted in the context of Islamic banks in Indonesia, a country that operates a dual banking system and has experienced significant growth in Sharia-based financial institutions alongside persistent fraud risks. An explanatory design was considered appropriate because the study sought not merely to describe phenomena, but to examine hypothesized relationships and mediation effects grounded in Islamic economic theory and behavioral models of fraud. By focusing on internal accountants as key organizational actors, the study addressed ethical behavior at the operational core of Islamic financial governance, where compliance with Sharia principles and financial accountability intersect.

The participants of this study consisted of 260 internal accountants working in various Islamic banking institutions in Indonesia, including Sharia commercial banks, Sharia business units, and Sharia rural banks. The respondents were selected because internal accountants play a strategic role in financial reporting, monitoring, and fraud prevention. Data were collected using a structured questionnaire distributed to respondents, primarily through mail-based and direct institutional channels. The instrument measured four main constructs: *fiqh muamalah*, Islamic religiosity, fraud intention, and fraudulent behavior. Islamic religiosity was operationalized multidimensionally, incorporating belief, religious practices, and ethical characteristics derived from the Prophet Muhammad's attributes (*shiddiq, amanah, fathanah*, and *tabligh*). All items were measured using a Likert-scale format to capture respondents' perceptions and self-assessed attitudes consistently. The detailed questionnaire items can be obtained by contacting the authors upon request. Prior to analysis, the collected data were screened to ensure completeness and suitability for statistical testing.

Data analysis was conducted using Partial Least Squares–Structural Equation Modelling (PLS-SEM) with the assistance of SmartPLS software (version 4.0). PLS-SEM was selected due to its suitability for predictive analysis, complex models with multiple constructs, and mediation testing, as well as its robustness with relatively moderate sample sizes. The analysis followed a two-stage approach: assessment of the measurement model and evaluation of the structural model (Hair et al., 2023). The measurement model was examined through tests of construct validity and reliability, including indicator loadings, average variance extracted (AVE), composite reliability, and discriminant validity. The structural model was then evaluated using path coefficients, significance values, and coefficient of determination (R^2) to test the proposed hypotheses and mediation effects. This analytical approach enabled a comprehensive examination of both direct and indirect relationships among the study variables.

Results

Respondent Demographic Information

The demographic profile of the respondents indicates a balanced yet female-dominated sample of internal accountants working in Islamic banking institutions. As shown in Table 1, female respondents constituted the majority (58.5%), while male respondents accounted for 41.5% of the total sample. In terms of marital status, most respondents were married (78.1%), followed by those who were single (19.6%) and divorced (2.3%). The age distribution shows that the largest proportion of respondents were between 30 and 39 years old (40.8%), indicating a predominantly productive and professionally mature workforce. This was followed by respondents aged 20–29 years (26.2%) and 40–49 years (20.0%), while only a small proportion were aged 50 years or above (5.0%). Regarding educational attainment, the majority of respondents held a bachelor's degree (S1) (75.0%), with smaller proportions having completed high school education (14.2%), master's degrees (8.8%), and doctoral degrees (1.5%). All respondents identified as Muslims, reflecting a homogeneous religious background consistent with the context of Islamic banking.

Table 1. Respondent Information

Demographic Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	108	41.5
	Female	152	58.5
	Single	51	19.6
Marital status	Divorced	6	2.3
	Married	203	78.1
Age	20-29	68	26.2
	30-39	127	40.8
	40-49	52	20.0
	≥ 50	13	5.0
Education level	High school	37	14.2
	Bachelor's degree (S1)	196	75.0
	Master's degree (S2)	23	8.8
	Doctoral degree (S3)	4	1.5
Religion	Islam (Muslim)	260	100.0

The demographic composition of the respondents implies that the study captures perspectives from a relatively experienced and professionally established group of internal accountants who are actively involved in Islamic banking operations. The dominance of respondents in the 30–39 age range and the high proportion of married individuals suggest a stable workforce likely to possess substantial organizational commitment and practical exposure to internal control and financial reporting processes. Furthermore, the strong representation of bachelor's and postgraduate degree holders indicates adequate educational capacity to understand *fiqh muamalah* principles and ethical issues related to fraud. The homogeneity of religious affiliation strengthens the relevance of Islamic religiosity as an explanatory variable, as variations in ethical behavior can be attributed more to differences in religiosity levels rather than religious identity. Overall, this demographic profile supports the suitability of the sample for examining the behavioral and ethical determinants of fraud intention and fraudulent behavior within Islamic banking institutions.

Validity and Reliability

Before evaluating the structural relationships among the constructs, the measurement model was assessed to ensure that the indicators used in this study were both valid and reliable. Following the standard procedures of Partial Least Squares–Structural Equation Modeling (PLS-SEM), convergent validity was evaluated using indicator loadings and Average Variance Extracted (AVE), while internal consistency reliability was examined through Composite Reliability (CR) values. Convergent validity is considered adequate when indicator loadings exceed 0.70 and AVE values are greater than 0.50. Meanwhile, composite reliability values above 0.70 indicate satisfactory internal consistency.

The results of the convergent validity assessment demonstrate that all indicators loaded strongly on their respective constructs. The outer loadings of the measurement items for *fiqh muamalah*, Islamic religiosity, fraud intention, and fraudulent behavior all exceeded the recommended threshold, indicating that the indicators appropriately represent their latent variables. In addition, the AVE values for all constructs were above 0.50, confirming that each construct explains more than half of the variance of its indicators. These findings indicate that the constructs exhibit adequate convergent validity and that the measurement items are conceptually and empirically sound.

Table 2. Validity and Reliability of the Measurement Model

Construct	**Indicator Loading Range**	**AVE**	**Composite Reliability**
Fiqh Muamalah	0.71 – 0.85	0.597	0.922
Islamic Religiosity	0.73 – 0.91	0.612	0.977
Fraud Intention	0.79 – 0.90	0.727	0.929
Fraudulent Behavior	0.74 – 0.88	0.670	0.853

Furthermore, the internal consistency reliability of all constructs was confirmed through composite reliability analysis. As presented in Table 2, all composite reliability values exceeded the minimum acceptable value of 0.70, indicating a high level of consistency among the indicators measuring each construct. Taken together, the results of the validity and reliability tests confirm that the measurement model is robust and suitable for subsequent structural model analysis, including hypothesis testing and mediation assessment.

Discriminant validity was further assessed using the Heterotrait–Monotrait ratio (HTMT), which is recommended in PLS-SEM as a more rigorous criterion than the Fornell–Larcker approach. HTMT evaluates whether constructs that are theoretically distinct are also empirically distinguishable. Following established guidelines, HTMT values below 0.85 indicate adequate discriminant validity, while values below 0.85 may be acceptable in more conceptually related constructs. The HTMT results demonstrate that all construct pairs fall below the recommended threshold, confirming satisfactory discriminant validity. Specifically, as demonstrated in Table 3, the HTMT values among *fiqh muamalah*, Islamic religiosity, fraud intention, and fraudulent behavior are all well below 0.85, indicating that each construct captures a unique conceptual domain. These findings suggest that the measurement items do not suffer from excessive overlap and that the constructs are empirically distinct. Therefore, the measurement model meets the discriminant validity requirement, allowing the analysis to proceed to the evaluation of the structural model.

Table 3. Heterotrait-Monotrait Ration (HTMT)

Constructs	**Fiqh Muamalah**	**Islamic Religiosity**	**Fraud Intention**	**Fraudulent Behavior**
Fiqh Muamalah	-			
Islamic Religiosity	0.64	-		
Fraud Intention	0.71	0.69	-	
Fraudulent Behavior	0.66	0.62	0.78	-

Coefficient of Determination (R^2)

The coefficient of determination (R^2) was examined to assess the explanatory power of the structural model. R^2 indicates the proportion of variance in the endogenous constructs that is explained by the exogenous variables included in the model. In PLS-SEM, R^2 values of approximately 0.25, 0.50, and 0.75 are commonly interpreted as weak, moderate, and substantial explanatory power, respectively.

Table 4. Coefficient of Determination (R^2)

Endogenous Construct	**R^2 Value**	**Interpretation**
Fraud Intention	0.836	Substantial
Fraudulent Behavior	0.934	Substantial

*Note: The high R^2 values indicate that the integration of Islamic jurisprudential knowledge (*fiqh muamalah*) and ethical-religious orientation (Islamic religiosity), together with behavioral intention, provides a powerful explanatory model for understanding fraudulent behavior within Islamic banking institutions.

As presented in Table 4, the R^2 value for fraud intention is 0.836, indicating that *fiqh muamalah* and Islamic religiosity jointly explain 83.6% of the variance in fraud intention. This represents a substantial level of explanatory power, suggesting that the proposed antecedents are highly effective in predicting internal accountants' intentions to engage in fraudulent behavior. Similarly, the R^2 value for fraudulent behavior is 0.934, demonstrating that fraud intention, *fiqh muamalah*, and Islamic religiosity together account for 93.4% of the variance in fraudulent behavior. This exceptionally high R^2 value indicates that the structural model has a very strong predictive capability, supporting the robustness of the theoretical framework.

Hypothesis Testing

The structural model was evaluated to test the hypothesized relationships among *fiqh muamalah*, Islamic religiosity, fraud intention, and fraudulent behavior. Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS 4.0, which generated path coefficients, t-values, and p-values to assess the significance and direction of each relationship. A hypothesis was considered supported when the p-value was below 0.05 and the path coefficient was consistent with the proposed direction. The results of hypotheses testing are depicted in Table 5.

Table 5. Hypotheses Testing Results

Hypothesis	Structural Path	Path Coefficient (β)	t-value	p-value	Result
H1	Fiqh Muamalah → Fraud Intention	-0.368	5.42	0.000	Accepted
H2	Islamic Religiosity → Fraud Intention	-0.072	2.51	0.012	Accepted
H3	Fraud Intention → Fraudulent Behavior	-0.244	4.87	0.000	Accepted
H4	Fiqh Muamalah → Fraudulent Behavior	-0.203	3.96	0.000	Accepted
H5	Islamic Religiosity → Fraudulent Behavior	0.001	0.70	0.482	Rejected

The results indicate that *fiqh muamalah* has a significant negative effect on fraud intention ($\beta = -0.368$, $p < 0.001$), supporting H1. This finding suggests that a stronger understanding of Islamic transactional jurisprudence or *muamalah* concept substantially reduces internal accountants' intentions to engage in fraudulent practices. Similarly, Islamic religiosity also demonstrates a significant negative influence on fraud intention ($\beta = -0.072$, $p = 0.012$), supporting H2. This result implies that higher levels of religiosity, particularly when grounded in Islamic ethical values, function as an internal moral constraint against fraudulent intentions.

Furthermore, the analysis confirms that fraud intention has a positive and significant effect on fraudulent behavior ($\beta = 0.244$, $p < 0.001$), supporting H3. This finding reinforces behavioral theory arguments that intention serves as a critical antecedent to actual misconduct. In addition, *fiqh muamalah* shows a direct and significant negative effect on fraudulent behavior ($\beta = -0.203$, $p < 0.001$), supporting H4. This indicates that beyond shaping intention, *fiqh muamalah* also directly constrains unethical actions by clarifying Sharia-compliant practices and reducing opportunities for manipulation.

However, Islamic religiosity does not have a significant direct effect on fraudulent behavior ($\beta = 0.001$, $p = 0.483$), leading to the rejection of H5. This result suggests that religiosity alone may not directly prevent fraudulent actions unless it operates through behavioral intention. Taken together, these findings indicate that fraud intention plays a central mediating role, particularly in transmitting the ethical influence of Islamic religiosity to actual behavior, while *fiqh muamalah* exerts both direct and indirect effects in reducing fraud within Islamic banking institutions.

Discussion

This study provides important insights into the behavioral and ethical foundations of fraud within Islamic banking institutions by examining the roles of *fiqh muamalah*, Islamic religiosity, and fraud intention. The findings demonstrate that fraud in Islamic banks cannot be adequately explained by institutional compliance mechanisms alone, but must be understood through a combination of jurisprudential knowledge and individual moral orientation based on the characteristic of Prophet Muhammad *Sallalahu Alaihi Wassalam*. In particular, the results show that *fiqh muamalah* and Islamic religiosity significantly reduce fraud intention, while fraud intention itself plays a decisive role in translating ethical vulnerability into actual fraudulent behavior. Moreover, *fiqh muamalah* exhibits both direct and indirect effects in reducing fraudulent behavior, whereas Islamic religiosity primarily operates through intention rather than directly constraining behavior. Taken together, these findings underscore the centrality of behavioral intention as a mediating mechanism and highlight the complementary roles of legal knowledge and moral internalization in shaping ethical conduct within Islamic financial institutions.

The negative influence of *fiqh muamalah* on fraud intention suggests that jurisprudential understanding functions as a powerful cognitive and ethical filter in professional decision-making (Efendi et al., 2023; Ishak & Asni, 2020). Internal accountants who possess strong knowledge of Islamic transactional principles are better equipped to distinguish between permissible and impermissible practices, thereby reducing ambiguity and opportunities for rationalization (Akhlaq & Asif, 2024; Kumala, 2022). This finding implies that fraud intention is not merely driven by external pressure or opportunity, but also by the clarity of moral and legal standards internalized by individuals. In Islamic banking, where contracts and financial products are inherently complex, insufficient understanding of *fiqh muamalah* may create ethical blind spots that facilitate fraudulent intentions (Syamsuri & Lutfiah, 2025; Saputro et al., 2024). Conversely, a solid grounding in *fiqh muamalah* reinforces ethical awareness and discourages the formation of intentions to manipulate or misrepresent financial information, even under organizational pressure.

The significant negative relationship between Islamic religiosity and fraud intention further emphasizes the importance of internal moral control in preventing unethical conduct. Religiosity, particularly when conceptualized as ethical embodiment rather than ritual observance alone, strengthens an individual's sense of accountability beyond formal organizational sanctions (Sulaiman et al., 2022; Mohd Yusoff et al., 2022). For internal accountants, religiosity rooted in Islamic values and prophetic character fosters self-regulation, moral sensitivity, and resistance to unethical temptation (Ahmad et al., 2023; Sarmigi et al., 2025). However, the fact that religiosity primarily affects intention rather than behavior directly suggests that moral values must first influence cognitive evaluation before they can shape action. This highlights the psychological pathway through which religiosity operates, reinforcing the notion that ethical behavior is preceded by deliberate moral reasoning rather than automatic compliance.

The strong positive relationship between fraud intention and fraudulent behavior confirms the central role of intention as the immediate antecedent of unethical action. This finding reinforces behavioral theories that view intention as the most proximal predictor of behavior, particularly in contexts where individuals possess the capability and opportunity to commit fraud. In Islamic banking institutions, internal accountants occupy strategic positions that grant access to financial information and reporting processes, making intention a critical determinant of whether ethical standards are upheld or violated (Alazzabi et al., 2020; Al-Raggad et al., 2025). The result suggests that even in environments governed by Sharia principles, unethical behavior may still occur if fraudulent intentions are not effectively mitigated. Therefore, addressing fraud at the level of intention becomes essential for preventing actual misconduct.

The direct negative effect of *fiqh muamalah* on fraudulent behavior indicates that jurisprudential knowledge exerts influence beyond cognitive intention alone. This suggests that *fiqh muamalah* functions not only as a moral compass but also as a practical framework that constrains behavior through clear procedural guidance. Internal accountants who understand Sharia-compliant contracts and accounting treatments are less likely to engage in fraudulent acts because such acts are more easily recognized as violations of both professional and religious obligations (Alam et al., 2022; Kahfi & Zen, 2024). This dual deterrent effect, legal and moral, distinguishes *fiqh muamalah* from purely secular regulatory frameworks and highlights its unique contribution to ethical governance in Islamic financial institutions.

The absence of a significant direct effect of Islamic religiosity on fraudulent behavior presents an important and nuanced insight. While religiosity reduces fraud intention, it does not automatically translate into behavior prevention unless supported by strong intentional control and contextual reinforcement (Nazir & Saqib, 2024; Shtudiner & Zvi, 2025). This finding suggests that religiosity alone may be insufficient to counteract situational pressures, organizational culture, or perceived opportunity. In other words, moral values must be operationalized through intention and supported by institutional structures to effectively prevent fraud. This challenges simplistic assumptions that higher religiosity directly guarantees ethical behavior and instead calls for a more integrated approach combining moral, cognitive, and organizational dimensions (Furqani et al., 2020; Rahman, 2025).

These findings are consistent with and extend prior studies in Islamic accounting and fraud research by demonstrating that religiosity primarily functions as a preventive mechanism at the level of ethical intention rather than as a direct behavioral constraint. The mixed empirical results reported by Sulaiman et al. (2022) and Cowan et al. (2024) regarding the direct influence of religiosity on unethical behavior are clarified by this study's mediation-based explanation, which shows that religiosity exerts its ethical influence through deliberate moral evaluation before behavior occurs. In line with fraud theory, the emphasis placed by Arumugam et al. (2025) and Aisyah (2025) on cognitive processes such as rationalization and intention is empirically reinforced, as this study confirms intention as the critical mechanism translating ethical vulnerability into fraudulent action. By integrating Islamic jurisprudential knowledge (*fiqh muamalah*) with behavioral intention, this research advances the literature beyond isolated ethical or psychological explanations and offers a more comprehensive Islamic framework for understanding fraud prevention in professional financial settings.

This study contributes to the literature by integrating these perspectives within an Islamic economic framework and demonstrating that *fiqh muamalah* plays a uniquely powerful role by addressing both legal compliance and ethical consciousness. The results also align with the Theory of Planned Behavior, which posits that intention mediates the relationship between values and actions, thereby providing a robust theoretical explanation for the observed patterns. From a theoretical standpoint, this study advances Islamic economics by empirically demonstrating that ethical behavior in Islamic banking is shaped by the interaction between jurisprudential knowledge and moral intention. It moves beyond normative assertions by providing evidence that *fiqh muamalah* and Islamic religiosity influence behavior through distinct but complementary pathways. Practically, the findings suggest that Islamic banks should prioritize structured *fiqh muamalah* training for internal accountants alongside programs that cultivate ethical awareness and moral reasoning. Strengthening Sharia literacy and fostering ethical intention can serve as effective strategies for fraud prevention. Ultimately, this study underscores that sustaining integrity in Islamic financial institutions requires not only Sharia-compliant systems but also ethically conscious individuals who internalize and act upon Islamic economic values.

Conclusion

This present study investigated the influence of *fiqh muamalah* and Islamic religiosity on fraud intention and fraudulent behavior among internal accountants in Islamic banking institutions, with fraud intention positioned as a key mediating mechanism. The findings demonstrate that *fiqh muamalah* plays a critical role in reducing both fraudulent intentions and actual fraudulent behavior, highlighting the importance of jurisprudential knowledge in shaping ethical professional conduct. Islamic religiosity was found to significantly reduce fraud intention, although its direct effect on fraudulent behavior was not supported, indicating that moral values primarily operate through cognitive and intentional pathways. Moreover, fraud intention emerged as a strong predictor of fraudulent behavior, underscoring its central role in translating ethical vulnerability into misconduct. Collectively, these results reinforce the argument that effective fraud prevention in Islamic banking requires an integrated approach that combines Sharia-based legal understanding with internal moral consciousness. From a practical perspective, the findings suggest that Islamic banks should strengthen *fiqh muamalah* literacy and ethical training among internal accountants to enhance integrity, accountability, and public trust in Sharia-compliant financial institutions.

Despite its contributions, this study has several limitations that should be acknowledged and addressed in future research. First, the study relies on self-reported survey data, which may be subject to social desirability bias, particularly given the ethical and religious nature of the constructs examined. Second, the cross-sectional design limits the ability to infer causal relationships over time. Future studies may benefit from longitudinal designs to examine how changes in religiosity, *fiqh muamalah* understanding, and organizational context influence fraud-related behavior. Third, the sample is limited to internal accountants in Indonesian Islamic banks, which may restrict the generalizability of the findings to other institutional roles or national contexts. Further research could expand the scope by including other stakeholders, such as Sharia supervisory board members or external auditors, and by comparing Islamic and conventional financial institutions. Finally, future studies may explore additional mediating or moderating variables, such as organizational culture or ethical leadership, to provide a more comprehensive understanding of fraud prevention within Islamic economic systems.

Authors' Declaration

The authors made substantial contributions to the conception and design of this study. The authors take responsibility for the data analysis, interpretation, and discussion of the results. The authors have read and approved the final manuscript.

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