THE EFFECT OF INTERNAL CONTROL IN RELATIONSHIP BETWEEN ISLAMIC PERFORMANCE INDEX AND FRAUD IN ISLAMIC BANKING

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Abstract

This study aims to analyze the effect of the Islamic Performance Index as proxied by profit sharing ratio, islamic investment ratio, islamic income ratio, and equitable distribution ratio on fraud in Islamic banks moderated by internal control. The sample used in this study was 9 Islamic Commercial Banks registered with the Financial Services Authority for 2016 to 2020. The analysis technique used was multiple linear regression using SPSS 26 software. Based on the results of statistical tests, it can be concluded that the profit sharing ratio, islamic investment ratio, and islamic income ratio have no effect on fraud in islamic banks. Meanwhile, the equitable distribution ratio has a positive effect on fraud in islamic banks. Then, internal control does not strengthen the influence of the profit sharing ratio, islamic investment ratio, islamic income ratio, and equitable distribution ratio on fraud in islamic banking.

***Keyword**: Islamic Perfromance Index, Fraud, Internal Control, Islamic Banking*

PENGARUH *ISLAMIC PERFORMANCE INDEX* TERHADAP *FRAUD* DI BANK SYARIAH DENGAN PEMODERASI *INTERNAL CONTROL*

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Abstrak

Penelitian ini bertujuan untuk menganalis pengaruh *Islamic Performance Index* yang diproksikan dengan *profit sharing ratio, islamic investment ratio, islamic income ratio,* dan *equitable distribution ratio* terhadap *fraud* di bank syariah yang dimoderasi oleh *internal control.* Sampel yang digunakan dalam penelitian ini ialah 9 Bank Umum Syariah yang terdaftar di Otoritas Jasa Keuangan periode 2016 sampai dengan 2020. Teknik analisis yang digunakan yakni regresi linear berganda dengan bantuan *software* SPSS 26. Berdasarkan hasil uji statistik maka dapat disimpulkan bahwa *profit sharing ratio, islamic investment ratio,* dan *islamic income ratio* tidak berpengaruh terhadap *fraud* di bank syariah. Sementara itu, *equitable distribution ratio* berpengaruh secara positif terhadap *fraud* di bank syariah. Kemudian, *internal control* tidak memperkuat pengaruh *profit sharing ratio, islamic investment ratio, islamic income ratio,* dan *equitable distribution ratio* terhadap *fraud* di bank syariah.

Kata Kunci: *Islamic Perfromance Index, Fraud, Internal Control,* Bank Syariah