



Prevention of Fraud with the Values of Suport Approach

Fuad Yanuar¹, Jennifer Yuri², Maykoski Chew³, Pafgett Torsten⁴

¹ Sekolah Tinggi Agama Islam Syubbanul Wathon, Indonesia

² University of Jendouba, Tunisia

³ Kathmandu University, Nepal

⁴ Zagazig University, Egypt

Corresponding Author: Fuad Yanuar, E-mail: fuadyanuar@gmail.com

Article Information:

Received October 19, 2022

Revised November 19, 2022

Accepted December 14, 2022

ABSTRACT

The Sufism value approach emphasizes the importance of honesty, integrity, responsibility and cooperation in business. These values teach that everyone is responsible for their actions and respects the interests of others. In this case, Sufism values can help prevent fraud by encouraging people to behave honestly and responsibly in all situations. In fraud prevention, Sufism values can be implemented in various ways. For example, a company can develop a code of ethics based on Islamic moral principles and teach it to its employees. Companies can also implement training programs emphasizing honesty, integrity and responsibility in business. In addition, the value approach of Sufism can help build better relationships between companies and clients because these values encourage companies to act fairly and responsibly towards the interests of their clients. This can help prevent fraud committed by parties in a business relationship. In conclusion, the tasawuf value approach can effectively prevent fraud in the business and financial world. By implementing Islamic moral and ethical values, companies can build a work culture of integrity, honesty and responsibility and improve client relationships.

Keywords: *Business, Fraud, Sufism*

Journal Homepage

<https://ejournal.staialhikmahpariangan.ac.id/Journal/index.php/judastaipa/>

This is an open-access article under the CC BY SA license.

<https://creativecommons.org/licenses/by-sa/4.0/>

How to cite:

Yanuar, F., Yuri, J., & Chew, M., Torsten, P. (2022). Prevention of Fraud the Values of Support Approach: *Journal International Dakwah and Communication*, 2(2), 67–74. <https://doi.org/10.55849/jidc.v2i2.189>

Published by:

Sekolah Tinggi Agama Islam Al-Hikmah Pariangan Batusangkar

INTRODUCTION

An unqualified Opinion received by the region or the private sector does not guarantee that fraud will not occur. It would be sad if fraud or corruption occurred in the local government (van de Haar dkk., 2020) because the true regional government is a mandate from the community to manage the area. In 2018 (Fan dkk., 2019), through the Ministry of Finance, it was stated that more and more regions were getting WTP, but corruption continued and increased.

The fraud occurred in social as well as humanitarian agencies. The case of the philanthropic institution Aksi Cepat Tanggap suddenly shocked the public (Kini dkk., 2022). ACT collects an average of IDR 540 billion per year (Mensah dkk., 2019), charitable institutions should only use 10% for their operations, but ACT has used funds to cover executive salaries and benefits up to 2 times as much (Mangione dkk., 2020), even for administrative interests it reaches 250 per month.

Fraud is a problem and crime that occurs and has the potential to happen around us, whether big or small and also includes corruption (Liu dkk., 2020). The media even exposes massive fraud incidents almost every day in its development (Amalina dkk., 2020). Nearly 70% of fraud incidents are reported by experienced and highly educated people (Wu dkk., 2021). Fraud incidents are inseparable from ethical deviations; unethical behaviour is the background to actions that result in fraud occurring according to Fawzi that a variation is an act against ethics and makes people commit fraud. Therefore tracking and investigating the result of deviant behaviour needs to be done.

Many factors influence behaviour, especially a person's unethicity; fraud in accounting and finance is also caused by a person's low morality (Musher dkk., 2019). According to Kohler, quoted by McPhil & Walthers, morality fulfils three stages, namely before, happening and after happening (Ferraro dkk., 2019). Furthermore, according to Welton, Davis & LaGroune, the character is influenced by reasoning in solving ethical problems (Campos dkk., 2019). In many cases, financial and accounting crimes can be caused by a hedonic life (Mardani dkk., 2019), a lifestyle influenced by morality and ethics that becomes bad when committing fraud, from bad morals and ethics that have shifted to the worse to take any action that justifies any means.

Accounting or financial crimes that occur in local and central government and in the philanthropic institutions described above are bad events in countries where most of the population adheres to Islam (Cronin dkk., 2018). Because the incident of fraud directly intersects with the interests of many people and manages finances for the public good.

According to Yurmaini, fraud, according to an Islamic view, is an act that is prohibited and contains bad things to himself and many people and society (Lee dkk., 2020). Because any muamalah activity must be based on Islamic law, ethics, and morals (Connolly dkk., 2019). Therefore, everything attempted on this earth is solely to obtain the pleasure of God and is received in a lawful and good way (Jelodar dkk., 2019). If viewed from a religious perspective, awareness of God and balancing the world's desires with obedience to God means that religion acts as a controller and guide to achieving good morality and ethics following the meaning of religion from Sanskrit, namely 'a (Goldberg dkk., 2021)'. Which means not 'gamma' means damaged. In acts of fraud, sometimes people forget that religion should be the axis to prevent fraud.

Some studies state that fraudulent behaviour can be prevented with a good understanding of religion. According to Weaver & Agle (Sahu dkk., 2020), a person's behaviour in the workplace is influenced by this good understanding becomes pressure that fraud should be controlled and even prevented if that person lives his religion

(Nowak dkk., 2019). In Islam, it is emphasized that the Al-Quran emphasizes honesty.

In this mini-article, we will discuss how the religious approach uses Sufism values in preventing fraud (Hamill dkk., 2019). Sufism values become important, called workplace Sufism (Bao dkk., 2020), a religious, spiritual approach integrated into work that is expected to influence someone to behave well and make good morality and polite ethics (Kenter dkk., 2019). Moreover, it is hoped that people will avoid fraud if the pressure, opportunity or authority they hold gives them the flexibility to commit fraud.

LITERATURE

Accounting fraud

Fraud in accounting can be categorized into:

- a) Fraud is committed by deliberately omitting or misrepresenting and manipulating financial statements for those who make policies and consider financial reports useful.
- b) Misuse of assets by treating assets inappropriately and against generally accepted provisions for treating assets.

(Schwabl dkk., 2019) to McInnes & Stevenson, fraud is far more detrimental than theft in the financial sector, so the government's role is vital in law enforcement.

Workplace Sufism

According to Joan Marques, good values affect a person because of his experience, which triggers work (Sánchez-López dkk., 2020), which makes a person get the deepest meaning of work, which makes a person passionate about doing his job (Xia dkk., 2019). In other research, it is a value that triggers the organization's culture in appreciating work through what is strived for at work (Basatemur dkk., 2019). then it can be concluded that a spiritual workplace explanation is someone who consciously achieves the deepest meaning in working in his work environment and expects true happiness at work.

Sufism/Sufism are values contained in spiritual meanings, which are Islamic teachings (Melchert, 2020). This teaching prioritizes the inner spiritual meaning rather than the outer or dzohiriah side (Brammertz & Mendelowitz, 2018). Sufism emerged as a critical point towards the luxurious lifestyle among Islamic authorities in the era after the Prophethood (University of Michigan dkk., 2020). Sufism is the antithesis of a luxurious lifestyle and prioritizes inner happiness that is essential.

In this (Cao dkk., 2020), we will explain how to prevent fraud using the tasawwuf approach with values related to morality using Sakhalin, tahini and tajali (Becht dkk., 2019). Takhali is one's effort on the path to God by leaving bad traits, starting with the intention to empty the heart and soul of all things prohibited by God's law. Moreover, believe that God witnesses every act with his record.

Tahalli is the next process after Takhali, namely doing good deeds after leaving bad deeds (Allemani dkk., 2018). The path to God, which is filled with goodness, sincerity, repentance and a mental attitude that is more concerned with God and love for Him (Shi dkk., 2020), makes oneself a patient person who feels the need for God and feels sufficient and is pleased with God for all that is obtained.

The next process is the culmination of the value of tawaif (Ferraro dkk., 2019), namely after carrying out the journey of Sakhalin, thali then tajali, namely the soul in a clean condition that can emit goodness, the light of perfect honesty (Bahel dkk., 2022). The language of the highest awareness of God in human life explains the recognition of God by doing good things and leaving bad, immoral and unethical mental attitudes.

However, the process of the journey of Sakhalin, tahini and Tajali could be more coherent. However, the process is a journey of life that will complement each other continuously (Budiastuti dkk., 2023). Sufism is a process of perfection in good activities that continuously reaches the position of Kamil or Ihsan at the highest level in humans.

SUFISM VALUE APPROACH

In the world of work, there is a relatively new concept, namely the cultivation of spiritual values with Sufism in an organizational culture so that morality and ethics are created. (Robbins, 2005). This concept integrates the spiritual values of Sufism in organizational cultures, such as values of kindness, ethics, leadership, and balance in life which are an integral part of management and organization with religious values. (Amalia, 2012)

The motivation for committing fraud can be explained because there is an opportunity, rationalization and authority related to a person's attitude; if it is not fortified with good moral ethics, then fraud will be easier to do in an era where everything is fast and sophisticated. Prevention through the system has been adequate with internal control of the organization and digital prevention, as well as repressive action against acts of fraud which have also been intensified. However, if human mentality and attitude are strengthened with morality, bad ethics and fraud will still occur.

The tasawuf value approach in fraud prevention is very important because it prioritizes one's awareness of behaviour in the world of work. Moreover, create a sufism culture in organizational culture. The process of Sakhalin, tahini and jail, which is better known as Sufism values in fraud prevention can be explained one by one, namely the first Sakhalin, which has the meaning of how the concept in the organization and culture and behaviour to avoid bad things is there or not opportunity, power, and rationalization to commit fraud. How to grow the meaning of Sakhalin can be a part of behaviour such as raising awareness not to be corrupt, not to misstate financial reports intentionally, or to misuse assets. Moreover, cultivate avoiding all moral behaviour that is prohibited by religion.

The thali process can be explained as doing or acting in a good way. A person doing the simplest thali is patient, sincere and grateful. In preventing fraud, the character and attitude of patience are where a person, whatever the circumstances, will carry out this attitude in any situation and will not commit fraud even though the opportunity is there. Sincerity will inspire a person to carry out his work and responsibilities even though the reality is sometimes not as expected and will not force him to act lawfully and commit fraud. The essence of gratitude will receive whatever is

due and will suppress the human nature of humans who are greedy and will avoid fraud. Someone will accept what his right is.

Tajali is the highest meaning in Sufism. If it is associated with fraud prevention, how each person can foster a culture in the environment will be understood. The process begins with increasing self-kindness by leaving bad things with the potential to commit fraud and filling their behaviour with kindness to suppress the desire and opportunities to commit fraud so that the meaning of the light of the potential for self-good can be a fortress not to commit fraud.

REFERENCES

- Allemani, C., Matsuda, T., Di Carlo, V., Harewood, R., Matz, M., Nikšić, M., Bonaventure, A., Valkov, M., Johnson, C. J., Estève, J., Ogunbiyi, O. J., Azevedo e Silva, G., Chen, W.-Q., Eser, S., Engholm, G., Stiller, C. A., Monnereau, A., Woods, R. R., Visser, O., ... Lewis, C. (2018). Global surveillance of trends in cancer survival 2000–14 (CONCORD-3): Analysis of individual records for 37 513 025 patients diagnosed with one of 18 cancers from 322 population-based registries in 71 countries. *The Lancet*, 391(10125), 1023–1075. [https://doi.org/10.1016/S0140-6736\(17\)33326-3](https://doi.org/10.1016/S0140-6736(17)33326-3)
- Amalina, F., Targio Hashem, I. A., Azizul, Z. H., Fong, A. T., Firdaus, A., Imran, M., & Anuar, N. B. (2020). Blending Big Data Analytics: Review on Challenges and a Recent Study. *IEEE Access*, 8, 3629–3645. <https://doi.org/10.1109/ACCESS.2019.2923270>
- Bahel, E., Ball, S., & Sarangi, S. (2022). Communication and cooperation in Prisoner's Dilemma games. *Games and Economic Behavior*, 133, 126–137. <https://doi.org/10.1016/j.geb.2022.02.008>
- Bao, Y., Ni, J., & Qiu, C. (2020). A Minimalist Single-Layer Metasurface for Arbitrary and Full Control of Vector Vortex Beams. *Advanced Materials*, 32(6), 1905659. <https://doi.org/10.1002/adma.201905659>
- Basatemur, G. L., Jørgensen, H. F., Clarke, M. C. H., Bennett, M. R., & Mallat, Z. (2019). Vascular smooth muscle cells in atherosclerosis. *Nature Reviews Cardiology*, 16(12), 727–744. <https://doi.org/10.1038/s41569-019-0227-9>
- Becht, E., McInnes, L., Healy, J., Dutertre, C.-A., Kwok, I. W. H., Ng, L. G., Ginhoux, F., & Newell, E. W. (2019). Dimensionality reduction for visualizing single-cell data using UMAP. *Nature Biotechnology*, 37(1), 38–44. <https://doi.org/10.1038/nbt.4314>
- Brammertz, W., & Mendelowitz, A. I. (2018). From digital currencies to digital finance: The case for a smart financial contract standard. *The Journal of Risk Finance*, 19(1), 76–92. <https://doi.org/10.1108/JRF-02-2017-0025>
- Budiastuti, E., Sugiyem, S., & Puad, F. N. A. (2023). Developing self-assessment instruments to measure students' performance characteristics in making dresses using a high-order thinking skills approach. *Jurnal Cakrawala Pendidikan*, 42(1). <https://doi.org/10.21831/cp.v42i1.50172>
- Campos, R., Borme, J., Guerreiro, J. R., Machado, G., Cerqueira, M. F., Petrovykh, D. Y., & Alpuim, P. (2019). Attomolar Label-Free Detection of DNA Hybridization with Electrolyte-Gated Graphene Field-Effect Transistors. *ACS Sensors*, 4(2), 286–293. <https://doi.org/10.1021/acssensors.8b00344>

- Cao, B., Wang, Y., Wen, D., Liu, W., Wang, J., Fan, G., Ruan, L., Song, B., Cai, Y., Wei, M., Li, X., Xia, J., Chen, N., Xiang, J., Yu, T., Bai, T., Xie, X., Zhang, L., Li, C., ... Wang, C. (2020). A Trial of Lopinavir–Ritonavir in Adults Hospitalized with Severe Covid-19. *New England Journal of Medicine*, 382(19), 1787–1799. <https://doi.org/10.1056/NEJMoa2001282>
- Connolly, S. J., Crowther, M., Eikelboom, J. W., Gibson, C. M., Curnutte, J. T., Lawrence, J. H., Yue, P., Bronson, M. D., Lu, G., Conley, P. B., Verhamme, P., Schmidt, J., Middeldorp, S., Cohen, A. T., Beyer-Westendorf, J., Albaladejo, P., Lopez-Sendon, J., Demchuk, A. M., Pallin, D. J., ... Milling, T. J. (2019). Full Study Report of Andexanet Alfa for Bleeding Associated with Factor Xa Inhibitors. *New England Journal of Medicine*, 380(14), 1326–1335. <https://doi.org/10.1056/NEJMoa1814051>
- Cronin, K. A., Lake, A. J., Scott, S., Sherman, R. L., Noone, A.-M., Howlander, N., Henley, S. J., Anderson, R. N., Firth, A. U., Ma, J., Kohler, B. A., & Jemal, A. (2018). Annual Report to the Nation on the Status of Cancer, part I: National cancer statistics: Annual Report National Cancer Statistics. *Cancer*, 124(13), 2785–2800. <https://doi.org/10.1002/cncr.31551>
- Fan, W., Ma, Y., Li, Q., He, Y., Zhao, E., Tang, J., & Yin, D. (2019). Graph Neural Networks for Social Recommendation. *The World Wide Web Conference*, pp. 417–426. <https://doi.org/10.1145/3308558.3313488>
- Ferraro, P. J., Sanchirico, J. N., & Smith, M. D. (2019). Causal inference in coupled human and natural systems. *Proceedings of the National Academy of Sciences*, 116(12), 5311–5318. <https://doi.org/10.1073/pnas.1805563115>
- Goldberg, Y., Mandel, M., Bar-On, Y. M., Bodenheimer, O., Freedman, L., Haas, E. J., Milo, R., Alroy-Preis, S., Ash, N., & Huppert, A. (2021). Waning Immunity after the BNT162b2 Vaccine in Israel. *New England Journal of Medicine*, 385(24), e85. <https://doi.org/10.1056/NEJMoa2114228>
- Hamill, J., Hallak, J., Dursun, S. M., & Baker, G. (2019). Ayahuasca: Psychological and Physiologic Effects, Pharmacology and Potential Uses in Addiction and Mental Illness. *Current Neuropsychopharmacology*, 17(2), 108–128. <https://doi.org/10.2174/1570159X16666180125095902>
- Jelodar, H., Wang, Y., Yuan, C., Feng, X., Jiang, X., Li, Y., & Zhao, L. (2019). Latent Dirichlet allocation (LDA) and topic modelling: Models, applications, a survey. *Multimedia Tools and Applications*, 78(11), 15169–15211. <https://doi.org/10.1007/s11042-018-6894-4>
- Kenter, J. O., Raymond, C. M., van Riper, C. J., Azzopardi, E., Brear, M. R., Calcagni, F., Christie, I., Christie, M., Fordham, A., Gould, R. K., Ives, C. D., Hejnowicz, A. P., Gunton, R., Horcea-Milcu, A.-I., Kendal, D., Kronenberg, J., Massenberg, J. R., O'Connor, S., Ravenscroft, N., ... Thankappan, S. (2019). Loving the mess: Navigating diversity and conflict in social values for sustainability. *Sustainability Science*, 14(5), 1439–1461. <https://doi.org/10.1007/s11625-019-00726-4>
- Kini, A., Chelluru, R., Naik, K., Naik, D., Aswale, S., & Shetgaonkar, P. (2022). Automobile Insurance Fraud Detection: An Overview. *2022 3rd International Conference on Intelligent Engineering and Management (ICIEM)*, pp. 7–12. <https://doi.org/10.1109/ICIEM54221.2022.9853043>
- Lee, H., Smet, V., & Tummala, R. (2020). A Review of SiC Power Module Packaging Technologies: Challenges, Advances, and Emerging Issues. *IEEE Journal of*

- Emerging and Selected Topics in Power Electronics*, 8(1), 239–255.
<https://doi.org/10.1109/JESTPE.2019.2951801>
- Liu, Z., Dou, Y., Yu, P. S., Deng, Y., & Peng, H. (2020). It alleviates the Inconsistency Problem of Applying Graph Neural Networks to Fraud Detection. *Proceedings of the 43rd International ACM SIGIR Conference on Research and Development in Information Retrieval*, 1569–1572. <https://doi.org/10.1145/3397271.3401253>
- Mangione, J., Parker, M., O’Sullivan, M., & Quayle, M. (2020). Mapping the landscape of physical education external provision in Irish primary schools. *Irish Educational Studies*, 39(4), 475–494.
<https://doi.org/10.1080/03323315.2020.1730218>
- Mardani, A., Streimikiene, D., Cavallaro, F., Loganathan, N., & Khoshnoudi, M. (2019). Carbon dioxide (CO₂) emissions and economic growth: A systematic review of two decades of research from 1995 to 2017. *Science of The Total Environment*, 649, 31–49. <https://doi.org/10.1016/j.scitotenv.2018.08.229>
- Melchert, C. (2020). *Before Sufism: Early Islamic renunciant piety*. De Gruyter.
<https://doi.org/10.1515/9783110617962>
- Mensah, C., Klein, J., Bhulai, S., Hoogendoorn, M., & van der Mei, R. (2019). Detecting Fraudulent Bookings of Online Travel Agencies with Unsupervised Machine Learning. Dalam F. Wotawa, G. Friedrich, I. Pill, R. Koitz-Hristov, & M. Ali (Ed.), *Advances and Trends in Artificial Intelligence. From Theory to Practice* (Vol. 11606, hlm. 334–346). Springer International Publishing.
https://doi.org/10.1007/978-3-030-22999-3_30
- Musher, D. M., Abers, M. S., & Corrales-Medina, V. F. (2019). Acute Infection and Myocardial Infarction. *New England Journal of Medicine*, 380(2), 171–176.
<https://doi.org/10.1056/NEJMra1808137>
- Nowak, E., Livney, Y. D., Niu, Z., & Singh, H. (2019). Delivery of bioactive in food for optimal efficacy: What inspirations and insights can be gained from pharmaceuticals? *Trends in Food Science & Technology*, 91, 557–573.
<https://doi.org/10.1016/j.tifs.2019.07.029>
- Sahu, A., Gm, H., & Gourisaria, M. K. (2020). A Dual Approach for Credit Card Fraud Detection using Neural Network and Data Mining Techniques. *2020 IEEE 17th India Council International Conference (INDICON)*, 1–7.
<https://doi.org/10.1109/INDICON49873.2020.9342462>
- Sánchez-López, E., Gomes, D., Esteruelas, G., Bonilla, L., Lopez-Machado, A. L., Galindo, R., Cano, A., Espina, M., Ettcheto, M., Camins, A., Silva, A. M., Durazzo, A., Santini, A., García, M. L., & Souto, E. B. (2020). Metal-Based Nanoparticles as Antimicrobial Agents: An Overview. *Nanomaterials*, 10(2), 292. <https://doi.org/10.3390/nano10020292>
- Schwabl, P., Köppel, S., Königshofer, P., Bucsics, T., Trauner, M., Reiberger, T., & Liebmann, B. (2019). Detection of Various Microplastics in Human Stool: A Prospective Case Series. *Annals of Internal Medicine*, 171(7), 453–457.
<https://doi.org/10.7326/M19-0618>
- Shi, H., Han, X., Jiang, N., Cao, Y., Alwalid, O., Gu, J., Fan, Y., & Zheng, C. (2020). Radiological findings from 81 patients with COVID-19 pneumonia in Wuhan, China: A descriptive study. *The Lancet Infectious Diseases*, 20(4), 425–434.
[https://doi.org/10.1016/S1473-3099\(20\)30086-4](https://doi.org/10.1016/S1473-3099(20)30086-4)
- University of Michigan, Knysh, A., & St. Petersburg State University. (2020). Tasting, Drinking and Quenching Thirst: From Mystical Experience to Mystical

- Gnoseology. *Manuscripta Orientalia. International Journal for Oriental Manuscript Research*, 26(2), 37–43. <https://doi.org/10.31250/1238-5018-2020-26-2-37-43>
- van de Haar, J., Hoes, L. R., Coles, C. E., Seamon, K., Fröhling, S., Jäger, D., Valenza, F., de Braud, F., De Petris, L., Bergh, J., Ernberg, I., Besse, B., Barlesi, F., Garralda, E., Piris-Giménez, A., Baumann, M., Apolone, G., Soria, J. C., Tabernero, J., ... Voest, E. E. (2020). Caring for patients with cancer in the COVID-19 era. *Nature Medicine*, 26(5), 665–671. <https://doi.org/10.1038/s41591-020-0874-8>
- Wu, B., Wei, F., Xu, S., Xie, Y., Lv, X., Chen, H., & Huang, F. (2021). Mass spectrometry-based lipidomics as a powerful platform in foodomics research. *Trends in Food Science & Technology*, 107, 358–376. <https://doi.org/10.1016/j.tifs.2020.10.045>
- Xia, X., Wang, X., Cheng, Z., Qin, W., Lei, L., Jiang, J., & Hu, J. (2019). The role of pyroptosis in cancer: Pro-cancer or pro-host"? *Cell Death & Disease*, 10(9), 650. <https://doi.org/10.1038/s41419-019-1883-8>

Copyright Holder :

© Fuad Yanuar et al. (2022)

First Publication Right :

© Journal International Dakwah and Communication

This article is under:

