



The Influence of Sharia Complaine Against Fraud on The Sharia Banks in Indonesia

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Abstract

This study aims to analyze how big the influence of sharia complaine towards the profitability of Islamic Banks in Indonesia. The sample selected by the method of purposive sampling so obtained 9 samples of islamic banks The Unit of analysis in the study amounted to 45 of the annual report of Islamic Banks. Research approach with quantitative methods using secondary data. Type the quantitative data in the form of data of financial statements (annual report) each bank of the the year 2013 until 2017. The results of this study seen from the results of the F test, a variable Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) simultaneously no significant effect on the variable fraud. From the results of t test variable Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), andno significant effect on the variable fraud. From the results of t test variable Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) no effect and not significant on the variable fraud. Based on the results of the above analysis in the absence of such influence caused, the activities in islamic banking is currently carrying out compliance on sharia principles, because the lower the level of fraud the higher the level of shariah complaine on islamic banking. For the banks still have to improve the level of compliance on the principles of sharia and also do activities to the prevention of fraud.

Keywords

Sharia Complaine, Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR), fraud.

Abstrak

Penelitian ini bertujuan untuk menganalisis seberapa besar pengaruh pengaduan syariah terhadap profitabilitas Bank Syariah di Indonesia. Sampel dipilih dengan metode purposive sampling

sehingga diperoleh 9 sampel bank syariah. Unit analisis dalam penelitian ini berjumlah 45 laporan tahunan Bank Syariah. Pendekatan penelitian dengan metode kuantitatif menggunakan data sekunder. Ketik data kuantitatif berupa data laporan keuangan (laporan tahunan) masing-masing bank pada tahun 2013 hingga 2017. Hasil penelitian ini dilihat dari hasil uji F, variabel Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), dan Islamic Investment Ratio (IIR) secara simultan tidak berpengaruh signifikan terhadap variabel fraud. Dari hasil uji t variabel Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), dan tidak ada pengaruh signifikan terhadap variabel fraud. Dari hasil uji t variabel Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), dan Islamic Investment Ratio (IIR) tidak berpengaruh dan tidak signifikan terhadap variabel fraud. Berdasarkan hasil analisis di atas tanpa adanya pengaruh yang ditimbulkan, kegiatan perbankan syariah saat ini sedang melaksanakan kepatuhan terhadap prinsip syariah, karena semakin rendah tingkat kecurangan semakin tinggi tingkat pengaduan syariah pada perbankan syariah. Untuk itu bank masih harus meningkatkan tingkat kepatuhan pada prinsip syariah dan juga melakukan kegiatan untuk pencegahan penipuan.

Keywords: Sharia Complainece, Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR), fraud.

Introduction

Sharia banking is a bank that is operationally different with a conventional bank. One characteristic of the bank syaiah is not accept or encumber the interest to the customer, but to accept or charge for results as well as rewards in accordance with the contract-agreement agreement (Ismail, 2011). The country of Indonesia has the number of muslims that much, to meet the needs of muslims in applying Islamic principles in the field of financial institutions in the country, to be one of the reason is the presence of institutions islamic finance including sharia banks in Indonesia which is then passed on the LAW No. 10 year 1998. On the basis of Islamic law (shari'ah) and using the system for the results, islamic banks are expected to achieve purpose-the purpose of that is for the benefit of the people. Islamic Bank or bank Islam own is a bank that operates in accordance with sharia principles.

Islam where in particular concerning the procedures bermuamalat which is Islami according to the rules approved in the religion of Islam. Financial report is one of the most important thing for companies and financial institutions such as banking. The financial statements can be a reflection of the performance of islamic banks and also is form of responsibilities answers and describe indicators of success in achieving purpose. According to Harahap (1997) in the Trueblood Committee Report that the

main purpose of financial statements is to provide useful information for decision-making. The information used for the needs and wishes can be cause acts of cheating (fraud). With the existence of cases of fraud what happens in a sharia-compliant institution. As the case of bank syariah mandiri involving the internal parties of the bank that is lending fictitious. Due to the distribution of credit the BSM may experience a loss of 59 billion rupiah. Over such cases the Criminal investigation Police shall specify the four suspects which three of them are employees of BSM (Prabowo, 2013).

There are some cases where the customer reported the islamic banks, as experienced by BRI Syariah and Bank Mega Syariah, both exposed to cases related to pawn gold. This case arose over a lawsuit the customer BRI Syariah and Bank Mega Syariah who feel aggrieved related to pawn gold there are at BRI Syariah and Bank Mega Syariah (Wijaya, 2012) (Djumena, 2014). Of the existence of such cases proves that there is no guarantee that islamic institutions, especially banks that are sharia-compliant-free from action fraud. But it is unfortunate a few years later we all surprised by some of cheating scandal (fraud) that occurred in sharia banking in the land of water that is in the month of October 2013 scandal MORTGAGE financing fictional in one of the leading Islamic ground water Rp. 100 billion. While in March the year 2017 scandal financing mining fictitious also in Sharia Bank other renowned Rp. 100 billion (Compass). With the results of the investigation law enforcement officers all the scandals cheating was precisely carried out by fraudulent rogue employee of the bank assisted by the unscrupulous high-ranking officials of Islamic Banks, this is an example of the incident fraud real where it could happen in Islamic Banks, not only in a Conventional Bank. Fraud in islamic financial institutions can be done with a variety of levels ranging from lower level management up to the owner (Grace, 2014). To it as an entity that has a special character, the business of islamic finance is high risk in its management, so it takes the principle of prudence the culprit, in the aspect of the compliance of the sharia (sharia complaince) as an effort to prevent the possibility of the risk of occurrence of fraud (Sula, 2014). Based on the information presented in the financial statements on companies islamic banking should not be there business to each other benefit a particular party because it can cause or the adverse party others who have an interest opposite. Aware of the importance of the content of the information in the financial statements help managers motivated to improve company performance, so the existence of the company will remain intact. Unfortunately, not

all management companies aware of the important the content of the information in the financial statements help managers motivated to improve company performance, so the existence of the company will remain intact. Unfortunately, not all management companies aware of the importance of the financial statements clean and free from cheating.

Fraud is a despicable act that is viewed from the aspect of religiosity and diversity. Such acts negatively against the other party in this aspect financial. Efforts to reduce fraud is divided into three phases. Phase the first is the phase of fraud prevention measures. The way that most effective is through changes in behavior and organizational culture pay attention to the fraud. The efforts implemented through the governance structure the company, the tone at the top, set realistic goals and policy as well as the procedure to prevent irregularities and actions (Singleton, 2010). Albercht (2003) argue that fraud prevention can be achieved through the efforts of to create a culture of honesty, openness, and minimize the action fraud. As for the reasons underlying this research is the emergence of issues about the weakness of corporate governance in the islamic banking industry that increasingly attract the attention of economic experts and Islamic finance . one of concerns the sharia complaince, where the management of islamic banks is not able to provide the best shariah compliance at each service products and islamic banking services provided (Asrori, 2014). Departing from the research done Asrori (2011) on the attitudes and interests of the accountants and managers of islamic banks against the practice of sharia adherence, show the results that the accountant and managers of islamic banks are positive to the practice of disclosure of shariah complaince. Later research conducted by Falikhhatun (2012) who examine the effect of sharia compliance on health inansial islamic banks, the results of which show that sharia compliance significant effect on the health of islamic banks. Wahyu and Gideon (2017) states that by giving a contribution for the regulator in set paeraturan to improve the quality of the audit especially in the detect cheating. Based on the description above, the writer will do the research about the Influence of Sharia Complaince Against the aud In Islamic Banks in Indonesia. Based on the title of the contained formulation of the problem is there Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) effect on the raud of sharia banking in Indonesia.

Theory Agency

Theory Agency According to Jensen and Meckling, the theory of agency defined as a contract where one or more persons (the principal) rule another person (the agent) to perform certain services on behalf of principals as well as give authority to the agent to make the best decisions for the principal. If both parties have the same goal to maximize the value of the company, then it is believed the agent will act accordingly with the interests of the principal (Jensen, 1976). The relationship of principal and agent occur if action a person does has an impact on people other or when a person is highly dependent on the actions of others. The influence of this dependence is manifest in the agreements in the structure of the institutional at various levels, such as norms of behavior and the concept of a contract between the two (Lane, 2000). In other words, the manager will strive meet its own interests without regard to shareholder wealth stock. In this situation, the conflict of interests between the offender and the agent will occur (Jensen, 1976). In the Islamic conception is given a clarity regarding the relationship related to a form of cooperation between the managers (agent) and the owner (principal). The form of the relation underlying the existence of such a relationship appears from the basic concept of the mandate in the framework of the absoluteness of the single top the power of the divine. In agency theory the basic value contained is delegation of authority and accountability. While Islam itself has the same characteristics, namely the presence of two terms such as a it is fundamental in the implementation of the perspective Khalidullah Fill Ardh (Elfianto). For the explanation of some scientists can be drawn conclusion that agency theory explains the relationship between management and the owners, management as an agent morally responsible for optimize the benefit of the owners (principal) and in return will obtain compensation in accordance with the contract. Then from that destination the principal and the agent must be not just for the sake of mere personal but should maximize the welfare of the community. Fraud In the original language, fraud or cheating covers a variety of actions against the law (Tuanakotta, 2012:195). International Standards On Auditing (ISA) section 240 which discusses the auditor's responsibility to consider fraud, definite fraud as: "the actions of the deliberate by the members of the management of the company, the parties role in the governance, employees or third parties who do deception or fraud to gain an unfair advantage or illegal" (Anugerah, 2014).

In Indonesia fraud associated with banking described in the letter circular of bank indonesia No. 13/28/DPNP on application of anti-fraud strategy for commercial banks, which states that fraud is an action deviation or omission deliberately done to trick, deceive, or manipulate the Bank, the customer, or another party, which occurred in the bank and/or using the means of the bank so that lead bank, customer, or other parties suffering loss and or participants fraud obtain a financial benefit either directly or indirectly. On the financial entity, to control fraud, used a a system called strategy anti-fraud. The strategy of anti fraud is a form of the commitment of a financial entity in control of the action cheating (Sula, 2014). In addition, the tendency of fraud in islamic banks can arise from agency problems, as in studies conducted Maharani (2008) in the Sula (2014), focus on problem agency problem on the contract of mudaraba, which in this financing trust and transparency from both parties in dealing absolutely necessary so the agency relationship that is created does not pose a the behavior of the fraud.

Sharia Complaine

Sharia Bank is a bank in the running of activities business based on the principles prinsip sharia (Yaya, 2014). Fulfillment against islamic values (sharia complaine) to be one of the aspects of the fundamental that distinguishes Islamic banking with conventional (Maradita, 2014). Based on Bank Indonesia Regulation Number 13/2/PBI/2011 about the The Compliance function implementation of commercial Bank, the intended function compliance is a series of actions or steps that bersiat ex-ante (preventive) to ensure that the policies, provisions, system and procedures and business activities conducted by the bank has been in accordance with bank Indonesia regulations and legislation in force, including sharia Principles for the bank as well as ensure compliance the bank against the commitment made by the bank to bank Indonesia. According to Andrian Sutedi (2009) in Maradita (2014) the meaning of sharia compliance in islamic banks the concept actually is the application of Islamic principles, syaria and traditions into the transaction finance and banking as well as other businesses that are related consistently and make the sharia as a framework for the system and islamic finance in the allocation of resources, management, production, capital market activity and the distribution of wealth. Sharia compliance is manifestasi fulfillment the whole principle of the sharia in institutions that have the form, characteristics, integration and kredibilitas in islamic banks (Bank Indonesia Regulation No. 13/2/PBI/2011).

Components of sharia compliance is item-the item which is used as a indicators in the report of the performance of the products institutions based on sharia. Here some indicators of shariah compliance according to Hameed et al. (2004), along with an explanation:

Profit Sharing Ratio (PSR)

One of the main objectives of Islamic Banks is the result. therefore, it is important to identify how far islamic banks have successfully achieve the goal of their existence for results through this ratio. Income from the results can be obtained through two contract, the first is the mudharabah, i.e. capital investment from the owner to the management of the fund to perform certain business activities, with the division based on profit and loss sharing. The contract that the second is a musharaka is an agreement between the owners of capital to mix their capital in a certain business with the division of the profits that has been agreed in advance, and losses are borne all owners of capital based on the capital share respectivel.

Islamic Investment vs Non-Islamic Investment

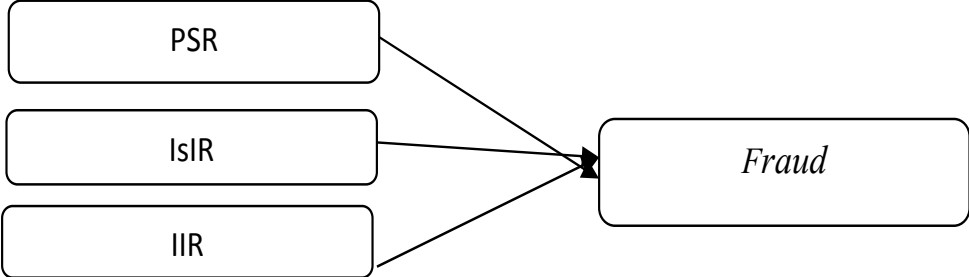
Islam has been expressly prohibits transactions that involve riba, gharar and gambling. But, present still many found parktik trade that is not in line with Islamic teachings. Therefore, important for islamic banks to disclose honestly any income that is considered halal, and which are prohibited in Islam. Islamic banks should receive income only from sources that cosher. If islamic banks earn revenue from transactions non-cosher, then the bank have to disclose information such as the amount, source, how determination and posedur what are available for preventing entry of transactions which is prohibited by sharia. In the report islamic bank finances the amount of the income of non-cosher can be seen in the reports the sources and uses of qardh. This ratio aims to measuring income derived from a source that is cosher.

Islamic Income vs Non-Islamic Income

Islam has been expressly prohibits transactions that involve riba, gharar and gambling, however, it is still common practice trade that is not in line with islamic teachings. Therefore, important for islamic banks to disclose honestly any income that is considered halal, and which are prohibited in Islam. Islamic banks should receive

income only from sources that cosher. If islamic banks earn revenue from transactions non-cosher, then the bank have to disclose information such as the amount, source, how the decision and procedure are available to preventing entry of transactions which is prohibited by sharia. In the report islamic bank finances the amount of the income of non-kosher can be seen in the reports the sources and uses of qardh. This ratio aims to measure the income derived from the amount of kosher. By using the indicator at the top of the order facilitate stakeholders to find out the ratio for the results carried out by islamic banks, a fair distribution in society, the comparison of both halal and not Kosher, comparison of revenue kosher and not kosher. With these ratios it will be more seen clearly, the existence of the principle of obedience, justice, lawfulness, and cleansing (takziyah) in islamic banks.

The framework in this study can be described as follows:



The Relationship between sharia Compliance with Fraud

The low level of compliance towards sharia principles provide opportunities for the occurrence of Fraud in islamic banks. Therefore, the best of the fulfillment of sharia principles (sharia complaince) of the entire activity the management of customer funds by islamic banks is very important in the business activities of islamic banks (El-Junusi. 2012). Compliance and conformity of the Bank against the principles of sharia often questioned by the customer. In principal the results of the research Bank Indonesia stated that customers who use the services of islamic banks some have a tendency to stop being a customer, among others because of doubts about the consistency of the application of sharia principles. Implicitly it these show that the practice of islamic banking during this less pay attention to the principles of sharia to be one of the things that can affect the reputation of and public confidence in islamic banks, it is impact on the loyalty of the people using the services of islamic banks. (El Junusi, 2012).

Furthermore, research conducted Asrori (2011) on the attitudes and the interest of the accountants and the managers of islamic banks against compliance practices sharia, shows the results that the accountant and the manager of the islamic banks behave positive impact on disclosure practices of sharia compliance. Then research conducted by Falikhatun (2012) who examine the effect of compliance islamic to the health of the inansial islamic banks, the result of which shows that sharia compliance affects signiikan to the health of the bank sharia.

Based on the results of research Haifa Najib and Rini (2016), which means that on the activity of the revenue and investment of islamic banks has been in do or dominated by the activity of the nature of sharia and according to the principles Islam but still there are cheating that occurs so that the activity income and investments in accordance with the principles of the sharia is not effect against the fraud that occurred.

In this study test the influence of sharia cimpliance use indicator which is included in the Islamicity disclosure index (IDI), which developed by Hameed et al. (2004), indicators, namely, Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR). Based on theory and previous research regarding sharia compliance and its influence on Fraud as has been described in above, it can be compiled the research hypothesis as follows:

H1 : Profit Sharing Ratio (PSR) negatively affect the Fraud on the bank common sharia.

H2 : Islamic Income Ratio (IsIR) negatively affect the Fraud on the bank common sharia.

H3 : Islamic Investment Ratio (IIR) negatively affect the Fraud on the sharia banks.

Research Methods

The population in this research is all of Islamic Banks there are in Indonesia. Statistical Data as of December shows that Public Bank Sharia in Indonesia amounted to 13 BUS. Sample diperleh amounted to 9 sharia banks. The sampling technique used is purposive sampling with criteria of islamic banks which publish annual-report on the year 2013 until 2017. The Unit of analysis in this study amounted to 45 of the annual report of Islamic Banks. Methods data collection to collect data in research this is a method of documentation and literature study method.

The dependent variable in this study is a fraud. Fraud in this study is measured by looking at the number of internal fraud occurring in the bank sharia is disclosed in the annual report the implementation of GCG each each islamic bank. The amount of internal fraud used for in research this focus on the fraud that occurred in the employment relationship (occupational fraud) or which is also called internal fraud. While variabel independent in this research is the sharia complaince measured using three proxies namely Profit Sharing Ratio (PSR) which in uukur by dividing the number of mudharabah financing and musyarakah with a total financing of islamic banks, Islamic Income Ratio (IsIR) which is measured by dividing the income of the Islamic bank of sharia with the total income, and the Islamic Investment Ratio (IIR) as measured by divide the Islamic investment islamic banks with a total Investment (Hameed et al,2004).

Data Analysis

This research did some test using the SPSS 23, namely a statistical test descriptive, the classical assumption test (normality test, multikolonieritas, autocorrelation and heteroscedasticity) and hypothesis test (test koeisien determination, test and t test) (Ghazali, 2005). Based on the results of the hypothesis test is as follows:

Descriptive Statistics

Table 01. Descriptive Statistics

Descriptive Statistics													
	N	Range	Minimum	Maximum	Sum	Mean		Std. Deviation	Variance	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
FRAUD	45	83.00	.00	83.00	367.00	8.1556	2.67913	17.97214	322.998	2.879	.354	8.569	.695
IH	45	.92	.08	1.00	40.45	.8988	.02791	.18721	.035	-2.802	.354	8.959	.695
PSR	45	1.00	.00	1.00	17.57	.3903	.04398	.29503	.087	.615	.354	-.555	.695
PH	45	.95	.05	1.00	39.39	.8754	.03333	.22357	.050	-2.800	.354	7.274	.695
Valid N (listwise)	45												

Source: secondary Data processed

the Results of t-Test

Table 02, the Results of t-Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
¹ (Constant)	-11.674	18.400		-.634	.529
IH	.400	15.211	.004	.026	.979
PSR	17.657	9.656	.290	1.829	.075
PH	14.367	11.997	.179	1.198	.238

Source: secondary Data processed

Based on the Results of the Test Statistics T in table 2 of the three variables the independent entered into the regression model variables PSR, IsIR, and The IIR is not significant, it can be seen from a significant probability to PSR of 0.075 for the IsIR of 0,979 and IIR by 0,238 So can inferred from the three independent variables in the regression model on this research is persial no effect on fraud.

Results Of The F Test

Table 03. The Results Of The F Test

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
¹ Regression	1472.433	3	490.811	1.580	.209 ^b
Residual	12739.478	41	310.719		
Total	14211.911	44			

Source: secondary Data processed

The results of the F test in table 3 in the can the value of F count equal to 1.580 with the sig 0.209, because the value of probability is significantly greater than 0.005

shows that the independent variable is the Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) simultaneously or together- the same does not affect the variable fraud.

Results the coefficient of determination R2

Table 04. The Coefficient Of Determination R2

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.322 ^a	.104	.038	17.62722	1.321

Source: secondary Data processed

Based on the test results the coefficient of determination value Adjusted R Square in table 4 amounted to 0.038 this means that by 38% of the variation in the variable the dependent fraud can be explained by the variation of the four independent variables Profit Sharing Ratio (PSR), Islamic Income Ratio (IsIR), and Islamic Investment Ratio (IIR) while the rest (100%-38% =62%) is explained by causes other models, such as internal audit, internal control, external audit (In'airat, 2015) and the implementation of the duties and responsibilities of DPS (Asrori, 2015).

Discussion

The influence of the Profit-Sharing Ratio (PSR) against fraud

Based on the results of the processed data show that the Profit Sharing Ratio (PSR) effect negative against fraud in islamic banks. The results of the analysis the regression showed a variable Profit Sharing Ratio has a value of significant which is more than 0.05 that is equal to 0.075 in other words, H1 is rejected. Based on these results it can be concluded that sharia complaince that proxies by the variable Profit-Sharing Ratio does not affect the fraud in islamic banks.

The influence of Islamic Income Ratio (IIR) against fraud

Based on the results of processed data shows that Islamic Income Ratio (IsIR) influential negative to fraud in islamic banks. Results the regression analysis shows

variables Islamic Income Ratio (IsIR) has the value of significant more than 0.05 that is equal to 0,979 in other words H2 rejected. Based on these results it can be concluded that sharia compliance proxies by the variables Islamic Income Ratio (IsIR) has no effect against fraud in islamic banks.

The influence of Islamic Investment Ratio (IsIR) against fraud

Based on the results of the data processed shows that the Islamic Investment Ratio (IIR) influential negative to fraud in islamic banks. Results regression analysis showed the variable of Islamic Investment Ratio (IIR) has the value of signiikansi more than 0.05 that is equal to 0,238 in other words H3 rejected. Based on these results it can be concluded that sharia compliance proxies by the variables Islamic Investment Ratio (IIR) is not effect on fraud in islamic banks.

Based on the calculations that have been done from the third poksi that used to assess the sharia compliance in this study did not find the influence significantly against fraud. This is due to the activities on islamic banking at this time carry out compliance on prinsnip principles the sharia, because the lower the level of fraud the higher the level of shariah compliance on islamic banking. This is in accordance with the theory of Agency, where the information possessed by the agents is not used to take advantage for himself or any other person who can not lead losses for the principal and the company. In the absence of such influence then the bank should still be increase the level of compliance and also conduct prevention activities fraud. Albercht (2002) argue that fraud prevention can achieved through the efforts to create a culture of honesty, openness, and minimize fraudulent actions.

Fraud is a despicable act that is seen from the aspect of religiosity and diversity. Such acts negatively to the other party in terms of financial aspects. Efforts to reduce fraud are divided into three phases. The first phase is the phase of the fraud measures prevention. The most effective way is through behavior change and organizational culture pay more attention to fraud. Efforts implemented through the corporate governance structure, tone at the top, set realistic goals, and policies and procedures to prevent deviations actions (Singleton, 2010).

In Al-qur'an-Surah An-Nahl, verse 105 Allah says, which means : "Actually who invent a lie just people do not believe in the verses of Allah, and those liars". From the arguments above, it can be known that when doing a follow dishonesty then including

people who do not want to believe in God. So it is very important for islamic banking to promote the attitude of honesty in the conduct of banking practices, especially when pulling investors and customers. In carrying out the business humans tend to focus on the financial interests of the company and often ignore ethics in praktik business. In Islam, the search for high profits isn't the main but the orientation of islamic banks in providing benefits to the community is there.

Conclusion and Suggestions

Based on the results of the analysis, from the results of calculation it can be taken several the conclusions of the study include:

- a. Sharia Complaine with proxy Profit-Sharing Ratio has no effect against fraud in islamic banks. The thing that the bank need to do precision about the banking products related with for results.
- b. Sharia Complaine with the proxy of the Islamic Investment Ratio does not effect on fraud in islamic banks. The thing that the banks still have to do the prevention associated with cheating in invest and do socialize sharia-based associated with the investment.
- c. Sharia Complaine with proxy Islamic Income Ratio (IIR) is not effect on fraud in islamic banks. The thing that it can be said with the results of income of the islamic banks currently seen with the to commit fraud, then the banks need to perform activities in accordance with the principles of the sharia concerning the income islamic banking, due to further improve the level of compliance of the bank sharia then the lower the fraud happened in the bank.

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