



## The Effect of Internal Control Systems and Organizational Commitment on Fraud Prevention With Islamic Work Ethics as A Moderating Variable

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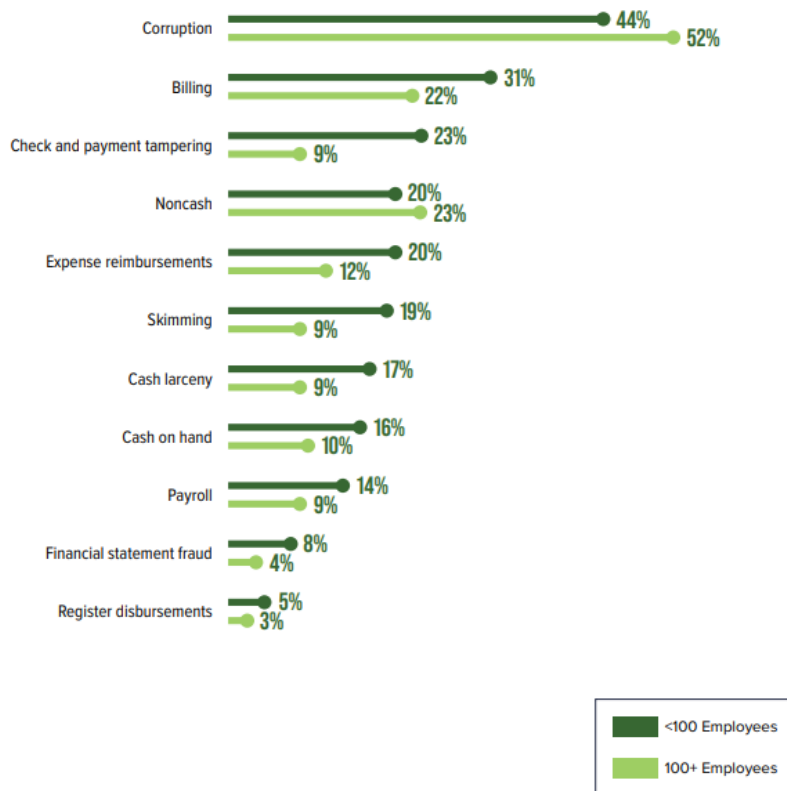
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**Abstract** This study aims to obtain empirical evidence on the influence of internal control systems and organizational commitment to fraud prevention with Islamic work ethics as a moderation variable. This study uses a type of quantitative research. This research was conducted using questionnaires distributed to public and private teachers in Indonesia, namely as many as 150 questionnaires distributed via Whatsapp and Instagram. A type of questionnaire that was spread out had 43 questions to be answered by respondents. From the distribution of questionnaires carried out, 110 respondents were obtained who gave answers from 4 regions. To obtain the results of this study, the researcher used PLS SEM Version 3.0. The results of this study determine that the internal control system has a positive and insignificant effect on fraud prevention, organizational commitment has a positive and significant effect on fraud prevention, Islamic work ethics cannot strengthen the relationship between the internal control system for fraud prevention and Islamic work ethics can strengthen the relationship between organizational commitment to fraud prevention. This study focuses on fraud prevention. This study adds Islamic work ethics as a moderating variable and this study presents the latest things about Islamic work ethics as a moderating variable focused on public and private teachers in several regions.

**Keywords:** Fraud Prevention, Internal Control System, Islamic Work Ethics, Organisational Commitment, PLS SEM.

### 1. INTRODUCTION

Fraud cases are dishonest acts that cause potential data loss to an organization or company, but are not limited to corruption, theft of money, theft of goods, fraud and counterfeiting. Not only that, forgery, concealment or destruction of documents/reports, or using false documents for business purposes that can harm the agency or external parties are also included in bad deeds. According to ACFE (Association Of Certified Fraud Examiners) fraud is classified into three types, namely (1) fraud in financial reports by hiding financial information, regulating financial statements and altering financial statements with the aim of intimidating financial statement readers for personal or group gains, (2) Corruption is fraud by abusing position or power for personal gain, (3) Asset abuse is fraud by How to use or take company assets for personal interests. Based on this data, stricter monitoring is needed through the improvement of the internal control system and the commitment of the organization in each company so that fraudulent acts can be prevented and detected.



**Figure 1.** Cheating Survey Graph ACFE 2024.

Sumber: Association Of Certified Fraud Examiners (ACFE)

Figure 1 of the survey shows that corruption in 2024 is the most committed fraud practice with results reaching 44%, fraud related to payments at 31%, and fraud related to misuse of financial statements at 23%. Therefore, the percentage above shows that the fraud that occurs is an unnatural act and is an important thing and needs special attention such as the prevention of fraud which is closely monitored by the government. The phenomenon that occurred in the Ministry of Education is the corruption of education aid funds. Where there are incoming assistance funds, especially the Smart Indonesia Program (PIP) of 9.6 trillion, PIP funds are intended for 17.9 million students at all levels of education. The mechanism for distributing aid funds is directly transferred to each student's account. But unfortunately, there are loopholes that can be used for a number of sectors to misuse the budget, especially during the pandemic. Based on data from Indonesia Corruption Watch (ICW), there are 35 alleged cases of misappropriation of PIP assistance funds throughout Indonesia at each level. If concluded, the most cases of PIP budget misappropriation are at the elementary education level (49%), junior high school (31%), vocational school (11%), and high school (9%). In addition, the most reported perpetrators are school principals and teachers with a mode of cutting the budget for administrative costs, such as stamp money, gasoline money or paying tuition arrears.

Therefore, there is a potential state loss due to the misappropriation of PIP assistance funds in 2022 of around 960 billion to 1.9 trillion (ICW, 2023). Based on the case that occurred, it gives an idea that the Ministry of Education can implement stricter policies and focus on Islamic law, but in fact there are still many frauds committed by employees for personal interests and cause a lot of losses. Cheating is an act that is done deliberately against the law for certain achievements. Therefore, fraud prevention emerged as a step in increasing trust in the ministry properly. The more there is no fraud in the company, the greater the sense of trust in the company. Thus, in an effort to prevent fraud, it is necessary to consider between internal and external parties in Educational Institutions. Fraud prevention can be affected by several factors that can be considered.

One of the factors that can affect the prevention of fraud is the internal control system. The implementation of the internal control system is designed effectively and well in order to create reliable financial reports. If the company's internal control system is weak, fraud can be minimized (Limbong, 2020). According to (Rahman, 2020); (Novitasari & Kusumastuti, 2019); (Kartadjumena & Indriyati, 2021) states that the internal control system has a positive effect on fraud prevention. Meanwhile, according to (Lubis et al., 2024) that the internal control system has a positive and significant effect on fraud prevention.

In addition to the internal control system, the factor that affects the prevention of fraud is the organization's commitment. According to (Limbong, 2020) commitment is the willingness to align personal behavior with the needs, priorities and goals of the organization. Commitments can be made voluntarily or forced depending on each person's situation. Carrying out commitments is a form of responsibility to oneself and others. Some people commit because they feel afraid of losing when they don't live through the commitment. Others are committed because of a sense of responsibility to carry it out. This is supported by previous researchers that organizational commitment has a positive effect on fraud prevention (Reskia & Sofie, 2022); (Sri Mar'ati & Sudarmawanti, 2021). Meanwhile, according to (Anggoe & Reskino, 2023) it is stated that internal control has a direct effect on the prevention of fraud. According to (Siallagan, 2022) that the internal control system has a negative and significant effect on fraud prevention. In addition to the factors above, there are factors that can strengthen a person not to commit fraud, namely Islamic Work Ethics. Islamic work ethics as a moderation variable makes a unique contribution to this study, because it is still rarely researched in depth. In research conducted by (Artika, 2024) found that good work ethics reflect a responsible, honest attitude and not taking the opportunity to cheat, showing what can and cannot be done. As Allah Subhanahu Wa Ta'ala said in QS. Al-Baqarah verse 286 which reads:

اٰكْتَسَبْتَ مَا وَعٰلِيْهَا كَسَبْتَ مَا لَهَا ۗ ۙ وَسُعَهَا اِلَّا نَفْسًا اللّٰهُ يُكَلِّفُ لَا

It means: "Allah does not burden a person, except according to his ability. For him there is something (reward) of (virtue) that is sought and for him there is something (punishment) for (evil) that he has committed."

This was also conveyed by (Ary Helmina et al., 2021) in his research which stated that by understanding and applying Islamic work ethics values as a guideline in carrying out their duties, a person will not violate the professional code of ethics or other general ethical values. The basis of Islamic work ethics is the Muslim understanding and interpretation of the teachings of the Qur'an and the practices of the Prophet Muhammad (Sunnah) which always lead to surrender to Allah. The main motive of Islamic work ethics is the assumption that every human being is obliged to practice goodness and prohibit evil in all aspects of life. Therefore, we can see that Islam offers a unique perspective on ethics and has formulated a special conceptualization of work ethics well. However, it is necessary to realize that there are other factors that play a role in fraud prevention. According to (Soleman, 2013) said that good corporate governance is able to minimize the occurrence of fraud in the company by applying the principles of transparency, accountability, responsibility, independence and fairness. In addition, the Whistleblowing system can also minimize the prevention of fraud. With the existence of a whistleblowing system, it can form a mechanism and can reveal the existence of fraud and supervision carried out by the company and employees will also feel reluctant to commit fraud.

## **2. LITERATUR REVIEW**

### **Islamic World View Theory**

The theory of Islamic worldview developed by (Nofrianto, Azharsyah, Erika Amelia, 2021) is a theory that explain the worldview as a guide that helps humans achieve their life goals. In the context of education, this theory is relevant for public and private teachers, who not only teach knowledge but also shape the character of students. Islamic worldview can guide teachers to carry out their duties with Islamic values such as responsibility, honesty and hard work. This worldview also helps teachers create an educational culture that is free from fraud, such as manipulation of funds or abuse of authority, thus supporting the creation of an education system with morals and integrity (Faisal, Sari, et al., 2023).

### **Internal Control System**

According to (Lisnawanty, 2019) internal control is an organizational plan and business method used to safeguard assets, provide accurate and reliable information, encourage and improve the efficiency of the running of the organization and encourage conformity with established policies.

### **Organizational Commitment**

Organizational Commitment is a condition in which an employee sides with a particular organization and its goals and desired to maintain membership in that organization (Faisal, Yulivianti, et al., 2023). Thus, high job involvement means siding with an individual's particular job, while high organizational commitment means siding with the organization that recruited the individual (Judge, 2009).

### **Fraud Prevention**

According to (Idhom, 2024) fraud prevention is the application of controls to limit exposure to loss in a manner consistent with the organization's risk appetite. The first line of defence in minimizing fraud risk is fraud prevention. fraud prevention is implemented through preventive controls that may come from a standards-based information security management system. Therefore, programme awareness is required at all levels of the organization to prevent fraud.

### **Islamic Work Ethics**

Islamic Work Ethics (IWE) is not a new discussion. In 1988 a researcher named Abbas Ali began a discussion of IWE by using the Al-Quran and Sunnah as guidelines to explain the variable (Faisal et al., 2025). The Quran and Sunnah as one of the holy books and have never undergone revision make a strong reason that IWE is a way to work well (Mochamad, 2020).

### **Hypotheses development**

The Internal Control System is a system that is influenced to provide assurance that the organization's objectives can be achieved through the efficiency and effectiveness of operations, the presentation of reliable financial reports, compliance with applicable laws and regulations. The Internal Control System must be implemented to prevent fraud from occurring in educational institutions. This researcher is in line with (Novitasari & Kusumastuti, 2019); (Rahman, 2020); (Lubis et al., 2024); (Kartadjumena & Indriyati, 2021) which states that the internal control system has a positive effect on fraud prevention. based on the theoretical study and also previous research, the researchers took the hypothesis:

**H<sub>1</sub>: Internal Control System has a positive effect on Fraud Prevention.**

Organizational commitment is the nature of loyalty that exists in individuals within an entity or organization, this is a form of ownership of the organizational commitment cause these individuals to make every effort to achieve organizational goals, so that they will comply with applicable rules and can reduce fraud. based on previous research, it is stated that organizational commitment has a positive effect on fraud prevention (Reskia & Sofie, 2022); (Sri Mar'ati & Sudarmawanti, 2021). Which states that organizational commitment comes from the attitudes and feelings of employees who are linked to company norms and policies by doing various things, including employee attitudes in committing fraud. So it can be concluded that when organizational commitment is higher, the level of fraud will be lower. Based on the theoretical study and also previous research, the researchers took the hypothesis:

**H<sub>2</sub>: Organizational commitment has a positive effect on fraud prevention.**

Fraud prevention is an activity carried out by management in terms of establishing policies, systems and procedures that help ensure that the necessary actions have been taken by the board of commissioners and management to be able to provide adequate assurance in achieving the main objectives, namely the reliability of financial reporting, effectiveness and efficiency of operations and compliance with applicable laws & regulations. According to (Anggoe & Reskino, 2023) states that fraud concerns the benefits obtained by someone by presenting something that is not in accordance with the actual situation. Understanding the internal control system affects a person not to commit fraud (Kartadjumena & Indriyati, 2021). Inappropriate or in-depth understanding of the internal control system can trigger fraud. therefore, it is necessary to have an internal control system in each company in order to prevent fraud. some parties argue that Islamic work ethics can affect a person's personality/behaviour, both his own behaviour and the behaviour of others at work. According to (Ary Helmina et al., 2021), states that by understanding and applying the values of Islamic work ethics as a guide in carrying out their duties, a person will not violate the professional code of ethics or other general ethical values. This is due to the superiority of Islamic work ethics that can be shown through effort, honesty, teamwork and accountability will create a work culture that respects integrity and responsibility, reducing fraud that can harm many parties. This statement is in line with research (Rahman, 2020) & (Kartadjumena & Indriyati, 2021) which state that the internal control system has a positive effect on fraud prevention. and (Khadijah et al., 2015); (Parawansa & Winarto, 2024) which states that someone who adheres to Islamic work ethics will have a positive interest in fraud. it can be concluded that Islamic work ethics strengthens the relationship between the internal control system and fraud prevention. based on this explanation, the researchers took the hypothesis, namely:

**H<sub>3</sub>: Islamic Work Ethics strengthens the internal control system on fraud prevention.**

Fraud prevention is an action taken to prevent manipulation, falsification or alteration of accounting records by deliberately omitting transaction events or other important information and deliberately misapplying accounting principles relating to amounts, classification, presentation or disclosure. There are three causes of someone committing fraud, namely pressure, opportunity and rationalization. A person who commits fraud considers the action taken to be true and feels that his actions are not a fraud but are something that is his right. Research results (Sri Mar'ati & Sudarmawanti, 2021) employee commitment to the organization is not a formality, because commitment is an attitude of liking the organization and being willing to prioritise the interests of the organization and strive to achieve organizational goals. (Ary Helmina et al., 2021) found that work ethics is a set of values based on the moral virtues of hard work and perseverance where beliefs provide moral benefits from work and its ability to improve one's character. It can be said that by applying the principles of Islamic work ethics, where an employee will feel a sense of unity with the company where he works who plays an active role with the involvement of feelings, loyalty that can be seen by employees who show an attitude of belief, strong acceptance of the values and norms that apply to the company to achieve company goals. This statement is in line with research (Reskia & Sofie, 2022); (Anggoe & Reskino, 2023); (Siallagan, 2022); (Sri Mar'ati & Sudarmawanti, 2021) which states that organizational commitment has a positive effect on fraud prevention. and research (Ary Helmina et al., 2021) which states that Islamic work ethics strengthens the relationship between organizational commitment and fraud prevention. based on this explanation, the researchers took the hypothesis, namely:

**H<sub>4</sub>: Islamic Work Ethics strengthen organizational commitment to fraud prevention.****3. RESEARCH METHOD**

This study uses hypothesis testing, namely to determine the influence between the independent variable of the internal control system and organizational commitment to the dependent variable, namely fraud prevention and Islamic work ethics as moderation variables. The type of investigation used in this study is a correlational study to find important variables related to the problem or identify important factors related to the problem, correlational studies are always carried out in unplanned situations (Sekaran, 2009). For the level of intervention, the researcher used minimal intervention. The data source used in this study uses primary data. The primary data was obtained from the results of distributing questionnaires to respondents (Artika, 2024). This research method uses a quantitative method that has a significant

relationship between the variables studied in the form of values or scores for the answers given to respondents to statements in the questionnaire (Alfiansyah, 2022). The sampling design in this study is probability sampling. For the implementation time, one (cross-section) is used using data analysis, namely hypothesis testing. The unit of analysis used in this study is individual to Private and Public Teachers working in Educational Institutions as the subject of research and the object of this research is the internal control system and organizational commitment as an independent variable to the dependent variable, namely fraud prevention and Islamic work ethics as a moderation variable. The data source in this study is the result of conducting a case study on a sample, namely Private and State Teachers who mastered sharia accounting as many as 110 people by answering the questionnaires that have been available.

**Table 1.** Variable Measurement.

<b>Variable</b>	<b>Dimensions</b>	<b>Source</b>
Internal Control System	1. Control Environment	(Novitasari & Kusumastuti, 2019)
	2. Risk Assessment	
	3. Control Activities	
	4. Information and Communication	
	5. Monitoring	
Organizational Commitment	1. Effective Commitment	(Anggoe & Reskino, 2023)
	2. Continuity Commitment	
	3. Normative Commitment	
Fraud Prevention	1. Reducing Situational Pressure	(Herlita & Bayunitri, 2021)
	2. Reducing Chances	
	Reducing Justification	
Islamic Work Ethics	1. Effort	(Khadijah et al., 2015)
	2. Honesty	
	3. Team Work	
	4. Accountability	

#### **4. RESULT AND DISCUSSION**

##### **Characteristics**

Of the 110 respondents from 8 regions spread across Indonesia, namely West Java, Jakarta, Central Java, Riau, Aceh, East Java, North Kalimantan, North Sulawesi. Most of them were female as many as 95 people or with a percentage of 86%, while the smallest number was

male as many as 15 respondents or with a percentage of 14%. Based on the age of the respondents, most of them were over 30 years old as many as 92 people or with a percentage of 84%, and 9 people aged 21-25 years and 26-30 years old or with a percentage of 8% each. Undergraduate Education is 83 people or the rest have master's education. Based on the length of work, more respondents who have worked for more than 5 years or 89 people or with a percentage of 75%, The number of respondents in the table above is less than 1 year and 3-5 years is 9 people or with a percentage of 8% each. While the lowest number is found in the category of working for 1-2 years as many as 3 people or with a percentage of 3%.

### **Convergent Validity and Reliability Testing**

The basic assumptions of the analysis are two criteria to assessing whether the outer model (measurement model) meets the requirements of convergent validity for reflective constructs. Reflective constructs, namely outer loading  $> 0.7$  and AVE  $> 0.5$  so that the items on the variable are considered to have sufficient convergent validity (Hairdkk, 2013). In addition, the reliability test shows that each variable has a Cronbach's alpha and composite reliability value greater than 0.7, indicating data dependability. Overall the outer model verifies that all dimensions and indicators are derived from latent variables.

### **The Hypothesis Test**

The hypothesis in this study can be known from the calculation of the model using the PLS bootstrapping technique. From the results of the bootstrapping calculations, the t statistical value will be obtained for each relationship or path. This hypothesis testing is set at a significance level of 0.05. The hypothesis can be accepted if the original sample value is in accordance with the hypothesis. The results of the calculation for hypothesis testing in this study using the direct effect of the independent variable on the dependent variable and the moderating variable, obtained the follow results:

**Table 2.** Path Coefisient Test.

<b>Variable</b>	<b>Prediction</b>	<b>Original Sample (O)</b>	<b>P Values</b>
SPI -> PK	+	0.077	0.519
KO -> PK	+	0.719	0.000
IWE*SPI -> PK	+	-0.224	0.038
IWE*KO -> PK	+	0.007	0.942
R-square		0.778	
Adjusted R-square		0.768	

Significance Level \*0.05; \*\*0,10

Source : SmartPLS Data Processing Results

Caption: ICS = Internal Control System; OC = Organizational Commitment; FP = Fraud Prevention; IWE = Islamic Work Ethics

### **Explanatory**

Based on the table above, the r-square ( $R^2$ ) result for the fraud prevention variable is 0.778 and the adjusted R-square value is 0.768, which can be stated in the good category, this shows that 77.8% of the contribution of the influence of the Internal Control System, Organizational Commitment to Fraud Prevention moderated by Islamic Work Ethics. While, the remaining 22.2% is explained by other variables outside this study.

### **Discussion**

#### **Internal Control System has a positive and insignificant effect on fraud prevention**

This study shows that the internal control system has a positive and statistically insignificant influence on fraud prevention. Based on the responses from respondents who are Public and Private Teachers, judging from the high dimension, namely risk assessment with the statement indicator "Superiors know the risk assessment process carried out by employees" respondents agree with the statement because according to Public and Private Teachers, by implementing risk assessments in this educational institution can ensure that they comply with the principles of a strong internal control system so as to increase the effectiveness of the system overall internal control.

According to (Lubis et al., 2024) an effective internal control system can prevent fraud. This is because the internal control system is made to provide security in achieving the company's goals. So that the existence of a risk assessment will strengthen the relationship between the company and the employees. So as to create a more transparent and efficient work environment.

The statement of the low response of the indicator is that each activity is managed by computerization which can be associated with the theory of the worldview or the individual's view of life. Where, the worldview influences how a person understands and responds to change, including in using technology to manage activities. If a person's outlook on life tends to reject technology or does not understand the importance of computerization, then the application of technology in the workplace is optimal. This shows the need to change a person's mindset by participating in training and education so that computerization is understood as an important tool to increase efficiency and accuracy in every activity.

This is in line with previous research (Novitasari & Kusumastuti, 2019) which states that the internal control system has a positive effect on fraud prevention. A good and effective internal control system and supported by continuous monitoring in the management of the internal control system so that it will not provide opportunities for fraud.

Based on this discussion, it is concluded that the implementation of an internal control system with the involvement of superiors in knowing the risk assessment process carried out by employees will strengthen the internal control system of educational institutions and create a more positive and efficient work environment. This can support organizational goals when superiors understand and are involved in this process, so the chances of fraud can be minimized because of good supervision and increased employee accountability so that it can increase efforts to achieve fraud prevention.

### **The Organization's commitment has a positive and significant effect on fraud prevention**

This study shows that organizational commitment has an important and statistically significant influence on fraud prevention. This is in line with research (Reskia & Sofie, 2022) with the research sample, namely employees at PT. Inti Persada Nusantara, (Anggoe & Reskino, 2023) with its research sample, namely employees at state-owned banks consisting of Bank BNI, Bank BRI, Bank BTN and Bank Mandiri, (Siallagan, 2022) with its research sample, namely employees of CU Pardomuan Pakkat Kopdit and research (Sri Mar'ati & Sudarmawanti, 2021) with the research sample, namely accounting officers and asset managers in all OPDs in Salatiga City. The results of previous research showed that the better the organizational commitment, namely the royalties owned by all parties in the company, the more it can eliminate and prevent *fraud*.

In this study, it was argued by public and private teachers who are members of the educational institutions of SDN Aren Jaya X Bekasi, SDN Margahayu V, SDN Teluk Pucung I, SDN Leuwibatu 06, SMAN 8 Kota Bekasi, SDN Jakasampurna II, SDN Padurenan 1, SMA Martia Bhakti, SMAN 18 Bekasi, SDN Menteng Dalam 07 Jakarta, SDN Peukangan Selatan 03, Koirul Jannah Kindergarten, RA Nirwana, Kampung Bali 7 Elementary School, Taman Teladan Kindergarten, Manggarai 9 Elementary School, Kebon Baru 09 Elementary School, Slipi Elementary School, Bukit Duri 03 Elementary School, Bendungan Hilir 01 Elementary School, Kujang Citizen Welfare Foundation, Utan Panjang 01 Elementary School, Nur Madinah Pati Elementary School, Central Java and Bintan Insani Vocational School show that organizational commitment is a sense of responsibility and attachment that teachers have to the place where the brand works. When the rich feel committed to the educational institution, they tend to work well and are more responsible and by committing this will also be more concerned

about the goals of the organization and can maintain good relationships with fellow colleagues and superiors.

High commitment also plays an important role in preventing cheating in the workplace. Where employees who feel tied to the values and goals of the organization will be more careful in acting, especially if these actions can harm an organization. Therefore, they will be more likely to maintain integrity and follow the applicable rules because they feel that fraudulent actions will damage the reputation of an organization. This can be attributed to the theory of worldview, organizational commitment can be understood through the values that each individual believes in. These values can influence a person's outlook on the world of work and the decisions they make. Where, employees who have values and views that are in line with the organization tend to have a higher commitment and this can help prevent cheating. In other words, employees who see the world of work as a place to contribute positively will be more careful and try to maintain integrity and support fraud prevention efforts in an organization.

From this explanation, it can be proven that there are a large number of respondents who agree, in accordance with research (Anggoe & Reskino, 2023) which states that organizational commitment has a positive effect on fraud prevention.

### **Islamic work ethics cannot strengthen the relationship between internal control systems and fraud prevention**

In this study, it was found that the application of Islamic work ethics could not strengthen the relationship between the internal control system and fraud prevention. This is because the internal control system focuses more on technical rules and supervision, while Islamic work ethics emphasize more moral awareness and individual responsibility. Where, when the two do not support each other or work well together, the application of this Islamic work ethics becomes less effective in helping the internal control system in preventing fraud. In implementing, this internal control system is to create rules that ensure every activity is carried out transparently and accountably. However, this system has weaknesses if it is not supported by high moral values. Thus, Islamic work ethics cannot stand alone without the support of a system that supervises and sanctions violations. Therefore, when the two do not run well or are in harmony, the results become less effective in creating a work environment that can be avoided from *fraud*. As *Allah Subhanahu Wa Ta'ala* said which contains the importance of awareness in doing good in all aspects, including working on Q.S Al-Baqarah verse 177 which reads:

"Charity is not to turn your face to the east and west, but it is to believe in Allah, the Last Day, the angels, the books, and the prophets and to give the wealth that he loves to relatives, orphans, the poor, the travelers, the beggars and to set the righteous slaves free, to perform prayers, to pay zakat and those who keep their promises when they promise and those who are patient in distress. suffering and in war. They are the righteous and they are the righteous."

However, if this awareness is not supported by clear rules and supervision, then a person can still be tempted to commit *fraud*. Therefore, in order for fraud prevention to be more effective, Islamic work ethics need to be combined with a strong control system. This means that the values of honesty and personal responsibility of Islamic work ethics must go hand in hand with clear rules and supervision. That way, the work environment becomes safer from cheating because there is a balance between individual morality and supervising rules.

### **Islamic work ethics can strengthen the relationship between an organization's commitment to fraud prevention**

The results of this study show that Islamic work ethics can strengthen the relationship between organizational commitment to fraud prevention. Basically, Islamic work ethics instill the values of honesty and responsibility in work which are very relevant in preventing fraudulent behavior. So these values provide a strong moral foundation to maintain integrity at work. Where, in the context of organizations, the application of Islamic work ethics can create a work culture that prioritizes transparency and rejects all forms of fraud. This shows that Islamic work ethics not only regulates the relationship of individuals with *Allah Subhanahu Wa Ta'ala* but also with fellow human beings in the work environment.

The application of Islamic work ethics also instills awareness that work is a form of worship to *Allah Subhanahu Wa Ta'ala*. This awareness makes every individual encouraged to carry out tasks with full responsibility and professionalism in the work environment. In creating these values, educational institutions can create a harmonious atmosphere, where all members of the organization support each other to achieve common goals fairly and honestly and can reduce the occurrence of fraud in the organization. as the firm *of Allah Subhanahu Wa Ta'ala* which contains the command that every work done is not only supervised by humans, but also by *Allah Subhanahu Wa Ta'ala* in Q.S At-Taubah verse 105 which reads:

"Say, 'Work and Allah, His Messenger and the believers will see your work. And you will be returned to the One who knows the unseen and the real, and He will tell you what you have done.'"

In this study, Islamic work ethics plays a role as a moderation variable that links organizational commitment to fraud prevention efforts. By applying this Islamic work ethic, the organization's commitment to fraud prevention can become stronger because every individual in the organization has the motivation to carry out work honestly, fairly and responsibly. In addition, Islamic work ethics can help create a work environment that is consistent with the principles of fairness and honesty, thereby reducing the chances of fraud. Thus, the application of Islamic work ethics can support the creation of a work culture that upholds integrity and encourages the success of the organization in achieving organizational goals.

## **5. CONCLUSIONS AND SUGGESTIONS**

The internal control system has a positive and statistically insignificant effect on fraud prevention. Organizational commitment has a positive and significant effect on fraud prevention. Islamic Work Ethics cannot strengthen the relationship between the internal control system and fraud prevention. Islamic Work Ethics can strengthen the relationship between organizational between organizational commitment and fraud prevention.

### **Theoretical Implications**

It is hoped that the results of this research can add to academic literature and be used to develop a more comprehensive theoretical model in understanding the same problem. This research can be used as a reference in testing internal control system variables and organizational commitment ad independent variables, fraud prevention as the dependent variable and Islamic work ethics as a moderating variable in public and private teachers

### **Managerial Implications**

This research produces findings that are useful for educational institutions, both public and private. In strengthening the internal control system and increasing organizational commitment to fraud prevention. Therefore, institutions need to ensure that internal control runs effectively through clear supervision and structured work procedures to prevent fraudulent practices and build trust in the existing system. With this, commitment from school management and all teaching staff is key in encouraging the implementation of ethical values, transparency and individual responsibility. Apart from that, institutions also need to develop a clear code of ethics to guide teacher behavior, supported by a strict supervision system and the application of strict sanctions for violations. This can create an ethical work environment and prevent fraud as well as maintain the integrity of the teaching profession and ensure sustainability in the world of education.

### **Policy Implications**

The results of this research can help regulators and the government in strengthening fraud prevention efforts through developing policies that focus on strengthening internal control systems and increasing organizational commitment. The government can establish internal control policy standards that must be implemented by all educational institutions, both public and private, to ensure effective supervision, transparency in work processes and high accountability. Regulators also need to encourage the implementation of routine training aimed at increasing the understanding and awareness of teachers and school management regarding the importance of integrity and the implementation of an adequate internal control system. In addition, the government can require educational institutions to develop and implement clear work ethics guidelines with an emphasis on the values of honesty, justice and responsibility, supported by a strict monitoring system and strict sanctions for violations. This can create a work culture with integrity, reduce the risk of fraud and strengthen trust in educational institutions in Indonesia.

### **Limitations**

The limitations of this research are that all research variables, namely the variable understanding of the internal control system and organizational commitment as an independent variable, fraud prevention as the dependent variable and Islamic work ethics as a moderating variable are measured using a questionnaire, so the data obtained is the respondent's perception. Respondents were obtained via WhatsApp, Instagram and TikTok so that the questionnaire obtained was not guided in detail in filling it out. Therefore, there may be the possibility of respondent subjectivity regarding the questions asked and also have obstacles in waiting for confirmation from the respondent.

### **Suggestions**

For future researchers, it is necessary to carry out further research because there is still limited research that integrates the concept of internal control systems, organizational commitment to fraud prevention and Islamic work ethics as moderating variables. It is hoped that this research will not only enrich academic literature but also provide practical guidance for creating a work environment with more integrity and ethics in accordance with Islamic values. Apart from that, future researchers can consider using more specific research objects, such as certain educational institutions or other industrial sectors. And you can expand the respondent criteria to be more varied, for example by involving various levels of management or teaching staff from different regions. With this approach, it is hoped that the research results

will be more relevant and can be applied practically to prevent fraud in various organizational contexts.

Bagian ini disediakan bagi penulis untuk menyampaikan ucapan terima kasih, baik kepada pihak penyandang dana penelitian, pendukung fasilitas, atau bantuan ulasan naskah. Bagian ini juga dapat digunakan untuk memberikan pernyataan atau penjelasan, apabila artikel ini merupakan bagian dari skripsi/tesis/disertasi/makalah konferensi/hasil penelitian.

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