

Religiosity and Fraud Activity in Acehese Millennials Worker

Mirza, Irin Riamanda

Lecturers of Psychology Departement at Syiah Kuala University

Keywords: Fraud, Religiosity, Millennial Workers, Islamic Sharia in Aceh.

Abstract: Aceh is a province that has the privilege of enforcing Islamic Sharia in Indonesia. This condition causes Acehese to be accustomed to implementing Islamic Sharia on each of their daily activities. Religiosity was made as the variable to describe people's habit in implementing Islamic sharia. The religiosity scale was formulated based on the dimensions of Islamic Worldview and Religious Personality (Hamzah, et al., 2007). Despite the familiarity of implementing Islamic sharia, various cases that violated sharia were still found, such as corruption or fraud. This research was aimed to inspect the effect of religiosity toward the occurrence of frauds in Aceh. The act of fraud can be seen from two things, namely fraud habits (pressure and rationalization) and fraud opportunity (Tuanakotta, 2007). Albrecht (2012) was the one who explained that the act of fraud mostly occurs because the perpetrator notice and gain the opportunity due to improper control and supervision systems. Due to this condition, the hypothesis in this research was that religiosity affects the occurrence of the act of fraud, when the opportunity to conduct fraud becomes the mediator. This research was performed on Acehese millennial workers, in which the data analysis performed through Moderate Regression Analysis (MRA). The research result showed that the religiosity did not cause fraud habits, but the effect will emerge if there is a moderation from fraud opportunity.

1 INTRODUCTION

Aceh is a province that has the autonomy in the sectors of religion, custom, and education (Decree of Prime Minister of RI No.1/Missi/1959). In addition, Law No.44/1999 concerning the Administration of the Autonomy of Aceh Special Region stipulates the implementation of Islamic sharia thoroughly (*Kaffah*) in Aceh. This matter which made Aceh Province as the only province that implements Islamic sharia in Indonesia. The governance of Islamic sharia in Aceh did not just happen as it is now, the civilization of Acehese in culture and custom are inseparable from the foundation of Islamic law. Islamic teachings in the sectors of worship, marriage, and inheritance have been implemented since the past, even during the Aceh sultanate era; therefore, they have permeated and united with the daily life of Acehese (Ibrahim, 2019).

In view of the above, it can be known that Acehese are accustomed to live religiously in reference to Islamic sharia in their daily life. According to Amawidyati and Utami (2007), the religiosity of Islam is the degree of someone

religious internalization that is seen from the appreciation of *Aqidah*/creed, sharia, and morals of someone. According to Ismail and Desmukh (2012), the religiosity in Islamic creed is the involvement in religious practices (such as religious preaching inside or outside the mosque), belief salience (the internal belief towards Allah), and the frequency of prayer. The implementation of Islamic law in the life and customs of Acehese elucidates a high religiosity of Acehese. Hazairin; the expert of Islamic and customary laws in Indonesia described that the presence of Islamic law in Indonesia is because the law has taken place and elucidated the nature of humans toward the truth of their God (Wahidah, 2015).

The descriptions above explain that Acehese are accustomed to uphold Islamic sharia as the foundation to act and behave. However, despite the habits of Acehese in implementing Islamic sharia, some behaviors discrepant with sharia done by the people were still found, such as corruption or fraud. There were at least several studies that have discussed the corruption cases in Aceh. Surya (2018) discussed the corruption of village budget in Central Aceh Regency, Maulana (2016) discussed the

corruption of regional budgeting in North Aceh, Lubis and Marlina (2010) discussed the act of corruption of good and service procurement in District Court of Kuala Simpang. In addition, there was a recent case occurred that caught the Aceh's governor within the brink of corruption case in that very religious province. Another example of a fraud case that has occurred in Aceh, as revealed by Bakri (2017), there were 5 Bank's employees in Aceh who have been detained in a Civil Servant consumptive credit fraud case which has cost the bank more than 2 billion rupiah. Moreover Nazar (2018) recorded that in 2018 fraud cases were cases that ranked first in Aceh Pidie.

Based on the case data above, it is known that fraud behavior is common in Aceh. According to Albrecht et al. (2012), fraud is any diversity of activities designed through individual tactics to gain benefit by falsifying document representations, and surprising, cunning, and unfair tricks; causing others to be deceived. Association Certified Fraud Examiners (ACFE) describes fraud as all crimes that produce benefit from others with deception as the main modus operandi by presenting false data or hiding the truth. Based on this definition, it can be classified that corruption is one of the types of fraud.

High number of corruptions occurred in Aceh amidst the implementation of Islamic sharia and the high religiosity of its people is a contradictive illustration. This condition made the researcher to conduct in-depth study about the relationship between both variables. This research focused on Aceh's millennial workers. This focus was determined to test if the millennial workers of Aceh conceive high religiosity value, and have the indication of conducting fraud. The selection of millennial workers as the target of research sample was due to their familiarity with the sophisticated technology of industry 4.0 revolution. Shamim, Cang, Yu, Li (2017) produced a research in which due the sophisticated technology of industry 4.0 revolution, subordinates did not trust their supervisor because they rarely or never give complete information or because some things have been covered up from them.

The argument mentioned above describes that the millennial generation who accustomed to technologies often trigger the emergence of Fraud, such as data falsification. Considering that Aceh's millennial workers are customarily very discipline in implementing Islamic sharia and familiar with the sophistication of technology, thus, this sample target are very suitable with the research purpose. This condition made the researcher to become interested

in inspecting the relationship between religiosity and fraud activities on millennial workers in Aceh.

2 LITERATURE REVIEW

2.1 Fraud

Tuanakotta (2007) explained about the fraud triangle, which illustrates the reason why people conduct fraud. According to his research, this Fraud Triangle consists of opportunity, pressure, and rationalization. Opportunity is the condition that facilitates the managerial and workers to manifest the chances of fraud due to the undetectable activities as a result of poor managerial supervision (Tuanakotta, 2007; Tunggal, 2011). Pressure is a motivation to conduct fraud in which the social status becomes a burden for someone in doing fraud (Tuanakotta, 2007; Tunggal, 2011). In addition, the rationalization is an important element in the occurrence of fraud because the perpetrators seek for the justification over their actions. Tunggal (2011) described rationalization as the characters or ethics that allow the management or workers to conduct dishonest acts, living within a quite pressuring environment, which made them to rationalize dishonest actions.

2.2 Religiosity

Religiosity variable in this research used the grand theory of Hamzah et al (2007). The reason of the application of this grand theory was because the religiosity concept in this theory is based on the Islamic creed which its development was started with grounded research on Muslim samples through the comparison of religiosity theories exist before in non-Muslim population. Added with the development of religiosity dimensions in the theory which started from qualitative studies toward Islamic scholars which based on the concept that religiosity of someone can be embodied through three concepts, namely Islam (faith), Iman (acceptance and belief) and *Ihsan* (the final goal of the implementation of Islam and *iman*).

Hamzah et al. (2007) defined religiosity as the level of religiousness of someone that is based on the concept of *Tawhid* (Islamic monotheism). The concept of *Tawhid* in Islam according to Hamzah et al is *aqidah* (creed) and *akhlak* (morals). According to Hamzah et al, *aqidah* illustrates how far individuals have faith and comprehension on *rukun iman* (the pillars of faith). In addition, *akhlak*

describes how far individuals can act by reflecting their obedience to Allah which associated with the implementation of *rukun islam* (the pillars of Islam).

According to Hamzah et al (2007), religiosity dimension consists of two aspect, namely Islamic worldview, and religious personality (Muslim personality). Islamic worldview is the knowledge and perception regarding the pillars of faith (*arkan al-iman*). The sub-dimensions of Islamic worldview include 1) Creator-Creation, the awareness of individuals regarding the presence of God and how individuals are considered as close and connected to the Creator; 2) Existence-Transcendence, spiritual knowledge and comprehension of someone in understanding every thing that happens as well as the awareness of individuals on the reality of life, both physical and spiritual according to the perspective of Islam; 3) All-Encompassing Religion, how someone implements Islamic teachings in their daily lives (Hamzah et al, 2007).

The dimension of religious personality (Muslim personality) is the trait and behavior showed by someone, then, be evaluated by referring to Islamic teachings and the obligation of humans in Islam (the pillars of Islam) which are based on the direct relationship of someone with Allah (worship). This dimension is the elucidation of the pillars of Islam. The sub-dimensions of religious personality (Muslim personality) include 1) Self, the assessment of internal condition (*nafs*) and external condition (physical) of humans; 2) Social, the assessment regarding the relationship of someone with Allah which measured from the capability in understanding and connecting with the social environment; 3) Ritual, illustrating the direct relationship of humans with Allah through worship rituals according to the Islamic teachings (Hamzah et al, 2007).

2.3 The Relationship Between Religiosity and Fraud

Islamic sharia implemented in Aceh is the implementation of customs that are upheld highly by Acehnese which based on Islamic law. The Aceh's proverb (*hadis maja*) reads "*adat ngon hukom (agama) lage zat ngon sifeut*" (customs and laws of religion such as matters and natures) describes that customs and religious laws in Aceh are inseparable just like matters and natures. Every customary law applies in Aceh comes from the law of Islam. Acehnese has been internalized with Islamic culture, therefore, they have high strength of religiosity (Hartini, 2011). This matter is consistent with the

argument of Abubakar and Anwar (2011) which explained that the implementation of Islamic sharia in Aceh since the pace has developed the value of religiosity within the people and be made as a norm that regulates every individual act.

The habit of implementing Islamic sharia in the daily life emerges high religiosity on Acehnese. Jalaluddin (2002) elucidated religiosity as the religious norm which generally used by people that functions as social control in the process of interaction. The argument above explained that when a community has a high level of religiosity, individuals will have a means of control over what is allowed or prohibited socially. This condition illustrates that religious individuals must know the good things to do and the activities that must be left behind because they are inappropriate according to Islamic sharia.

Fraud is one of the crimes that harms a group of individual, let alone the organization that employs them. When an individual has a high level of religiosity, he/she will avoid such behavior because that individual knows that the action is prohibited by God. This is because the individual has a control system to restrain evil deeds. However, in reality, Fraud cases were still found in Aceh. This phenomenon is contradictory to the status of Islamic sharia of the province in which the community has a high level of religiosity.

Fraud itself according to Tuanakotta (2007) might occur when there is an opportunity. In line with this argument, Albrecht (2012) argued that the main cause of fraud is because the perpetrator notices a gap and gain an opportunity due to poor control and monitoring systems. This opportunity factor which makes individuals to have a desire to conduct fraud and truly realize it. This occurrence of the phenomenon high corruption rate among the religious society in Aceh can be discussed through the theory mentioned above. Therefore, the hypothesis of this research was:

H1: Religiosity affects the emergence of fraud activities if it's moderated by the opportunity to conduct fraud.

3 RESEARCH METHOD

The sample collecting technique in this research was a purposive sampling while the characteristics of the subject in this research were (1) junior employees who have been working for at least six months. The limitation of the minimum period of service was with an assumption that the employees have been

capable to adapt and assess their company environment. (2) junior employees aged between 18-36 years old who identical to generation Y. This condition is consistent with the characteristics of generation Y (millennial) which according to Howe & Strauss (2000) is individuals born in 1982 to 2000. (3) having at least diploma degree, which indicates that the subject can understand the scale given by the researcher and the sophistication of technology because they are educated. There were 138 research samples which later be analyzed through a linear regression data analysis.

dependent variable (fraud habit). A variable will be determined as moderating if the presence of such variable will strengthen or weaken the relationship between independent and dependent variables.

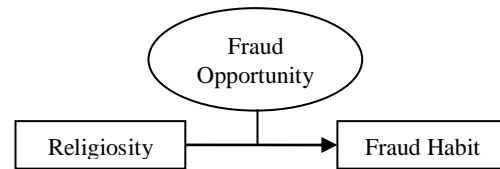


Figure 1: The Relationship of Religiosity toward Fraud Habit with Fraud Opportunity as the Moderator.

4 RESULT

4.1 Hypothesis Test

According to Table 1 below, it can be known that the significance value of religiosity amounts to 0.522 ($p > 0.05$). This result explains that if the moderation variable is unavailable, thus, religiosity wont affect the variable of fraud habit.

Table 1: Parameter Significance Test (Dependent Variabel: Fraud Habit).

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	46.260	9.953		4.648	.000
Religiosity	-0.040	0.062	-0.055	-0.641	.522

4.1 The Test of Moderated Regression Analysis

The test of moderated regression analysis is the linear regression analysis in which the element of interaction (the multiplication of two ore more dependent variables) exists within the regression formula named the product variable. The way to see the moderation effect within the MRA formulation statistically is through the significant role of the product variable toward the dependent variable. The variable tested through MRA in this research was fraud opportunity. The variable of fraud opportunity will be inspected if it can affect the relationship between independent variable (religiosity) and

According to Table 1, it can be known that the value of $F = 129.376$, with 0.000 ($p < 0.05$) significance value, thus, it can be concluded that they hypothesis is accepted. It means that the variables of religiosity and fraud opportunity generated simultaneous significant effect on fraud habit variable.

Table 2: The Result of F-Test.

Model	Sum of Square	Df	Mean Square	F	Sig.
Regression	15715.296	3	5238.432	129.376	.000
Residual	5425.661	134	40.490		
Total	21140.957	137			

According to Table 3, it can be known that the significance of fraud opportunity variable amounts to 0.000 ($p < 0.05$). This result elucidates that the variable of fraud opportunity has a very significant effect toward fraud habit.

Table 3: The Significance Test Result of Individual Parameters (Dependent Variable: Fraud Habit).

Model	Unstandardized Coefficients		Standardized Coefficients Beta	T	Sig.
	B	Std. Error			
(Constant)	44.851	5.212		8.605	.000
Religiosity	-0.043	0.032	-0.060	-1.355	.001
Opportunity	0.260	0.014	1.814	18.727	.000

Table 4: The Correlation Result of Independent Variables toward Dependent Variable.

Model	R	R	Adjusted R Square	Std. Error of the Estimate
1	0.862	0.743	0.738	6.363

Table 4 explains the effective contribution given by religiosity and fraud opportunity variables toward fraud habit. Based on 0.743 of R Square score, it can be known that the contribution of religiosity variable toward fraud habit which moderated by fraud opportunity variable amounts to 74.3%.

Table 5: The Analysis of Variable Indicator.

Aspect/Indicator	Mean	High	Moderate	Low
Fraud Opportunity	2 (mode rate)	27	56	55
General Information	52	62	57	37
Fraud Habit				
Pressures	36.4	8	29	101
1. Keeping Dignity	5.8	1	38	99
2. Self-Failure	8.15	3	56	79
3. External Business Factor	8.96	7	69	62
4. Adversity	7.26	3	37	98
5. Improving status	4.59	3	14	121
6. Bad Relationship with Supervisor	1.63	3	55	80
Rationalization	3.4	1	38	99
Religiosity	158.36	102	36	-
Islamic Worldview	42.5	124	14	-
1. Creator – Creation	17.28	112	26	-
2. Existence – Transcendence	13.34	121	17	
3. All-Encompassing Religion	11.95	80	58	-
Muslim Personality	115.78	92	46	-
1. Self	38.81	62	76	-
2. Social	39.42	88	50	-
3. Ritual	42.58	85	53	-

According to Table 5, it can be seen that the religiosity values of respondents are on a high category (102 samples of 138 = 74%). This condition illustrates the majority of the respondent who are very religious. Respondents also have high values for both religiosity variables, either Islamic Worldview or Muslim Personality. However, the smallest values on both sub-dimensions of religiosity are the sub-dimension of all encompassing religion (high = 80) in the dimensions of Islamic worldview and the sub-dimension of self (high = 62) in the dimension of Muslim personality.

The table above also explains that most of the respondents experience the opportunity to conduct fraud in moderate category (value = 2). This results indicates that most of the respondents experience the opportunity to conduct the act within their organization despite the low category in conducting fraud habit earned by the majority of the respondents (seen from the majority of indicators on fraud habit variable which are in the low category). This result indicates the need of control system to inhibit the growth of fraud within the organization by considering the characteristic of respondents in this research as junior employees who barely start working but already have the opportunity in conducting fraud. If respondents are getting used to take the opportunity, it might be possible that they will be more cunning in taking the chance once they become the leader of the organization.

5 DISCUSSION

According to the results above, it is known that religiosity did not moderate by the opportunity in conducting fraud, did not associate with fraud behavior. These findings are consistent with the survey result of Lingkar Survey Indonesia (LSI) that studied the relationship between the religiosity and the act of corruption which produced a result that the majority of respondents were quite religious and mostly consider their religion when making a decision (Putri, 2017). Based on this finding, LSI mentioned that the meaning of religion and ritualistic habit underwent by individuals only have a significant relationship with the attitude of respondents toward corruption, however, they were not correlating with the act of corruption, more religious only means more anti-corruption, the act of corruption still continues and it has no relationship with the matter of religion (Putri, 2017).

The findings above are consistent with the results of this research if seen from the categorization of

religiosity variable of the respondents, no respondents conceive low religiosity, all respondents were in high and moderate levels. This condition indicates that the level of religiosity of respondents in running their routines according to the order of religion is high. However, if seen from the opportunity to conduct fraud, respondents were in moderate category despite the fact that they are junior employees who barely start their career within the organization. It means that at the beginning of their career, the opportunity to conduct fraud can be felt already, let alone if they have the power within the organization.

Akhvani (2019) explained that the personality of corruptor experienced a split personality, therefore, they behave in the opposite way from *Tawhid* which made the word and action of the corruptor to be inconsistent. According to the argument mentioned above, it can be known that a thing that makes individuals to conduct fraud is because they do not act according to what they know because there is a split of personality within themselves. On the other side, Ismail (2012) described that there are two theoretical studies of psychology of religion which can discuss the act of corruption, namely the religious orientation and psychographic. According to Ismail (2012), the religious orientation of corruptor is an extrinsic religiosity, namely people who live or use the religion they embraced, thus, they tend to use religion for their self-interest. Ismail in this research affirmed that this extrinsic orientation is religious due to the presence of a reinforcement that attracts the participation in the religion in which if this reinforcement is cease to exist, they will leave religion for the sake of themselves.

If examined through psychographic theory of Ismail (2012), there are five dimensions of religiosity exist in psychographic theory, namely dimension of ideology, dimension of ritualistic, dimension of intellectual, dimension of experiential, and dimension of consequential. Ideological, ritualistic, and intellectual dimensions are owned by every religious person because they related to the doctrine of religion which differs the embraced religion with others, what should be done and what to avoid as well as the ritual that should be performed (Ismail 2012). However, according to Ismail (2012), experiential dimension and consequential dimension are the deeper dimensions of the three dimensions mentioned above that differentiate between becoming religious and devout. The experiential dimension is associated with the religious experience of someone in the daily

life, if someone has been strong with the three dimensions above but has the opportunity to conduct a corruption, he/she will ignore the opportunity, it means that religiosity has become the part of his/her life experience and he/she has done good deeds toward anyone at anytime (Ismail, 2012). In addition, the consequential dimension is associated with the effect of someone in becoming religious within their daily life, and is the highest dimension in embracing a religion (Ismail, 2012). According to Ismail, when individuals aware that caring toward poor people is the mission of the teaching of religion, thus, they will avoid conducting corruption no matter how small it is.

According to the explanation of two researchers above, it can be known that individuals conduct fraud amidst themselves who conceive religious values because the religiosity dimension is yet to be high. Those individuals are still on the phases of knowing and comprehending religious teachings, but yet to achieve the phase of implementing experience and understanding the consequences of becoming a religious person. Another word to describe the religiosity value of Acehese millennial workers is that they still have an extrinsic religiosity orientation. The characteristic of extrinsic religiosity value is having a religious reason due to the strengthening factor outside themselves in which when the factor is vanished, thus, they will remove the religiosity itself.

By considering that the religiosity of Acehese has been present since a long time ago, growth and developed into the custom believed by Acehese. This condition can describe that the religiosity value of Acehese is extrinsic-oriented. Islamic teachings are passed down when individuals are still children through Quran recitals which eventually informing the community to know what is allowed and what is prohibited based on the teaching of Islam. This condition which provide the information from the data of research results that the respondents own very high values for social and ritual on the sub-dimension of Muslim personality within the religiosity dimension. On the other side, this research resulted in self dimension as the dimension with the smallest value between the those three. This result also consistent with the arguments of the researchers mentioned above who related the absence of intrinsic orientation or experiential and consequential dimensions on the religiosity level of corruptors. This result which made LSI to conclude that the religiosity of someone in conducting religious orders only toward the state of

respondents' behavior to be anti-corruption but not correlated to the corruption habit.

When the level of individual religiosity is yet to achieve the experiential and consequential phases (or external-oriented religiosity), thus, when the opportunity to conduct fraud occurs, the religious values (ideological, ritualistic, intellectual dimensions) are seemed to disappeared. It is known that fraud mostly occurs because the perpetrator notices the gap and gains the opportunity due to poor control and supervision systems. The opportunity factor makes individuals to have a desire in conducting fraud and truly realize it (Albrecht, 2012). Considering that the most contributing thing in causing someone to conduct fraud is the opportunity, when the religiosity value of individuals only reaches the phase of knowing what good and bad, and conducting prayers, the individuals will still be tempted to take the opportunity. They apparently forget the consequences that have to be taken by individuals with a high religiosity level, or the grace of religious experience that will be acquired when doing the deeds ordered by God.

Eventually, this condition will emerge a rationalization as if what they do wouldn't be categorized as wrong. Rationalization is one of the dimensions of fraud habit as the most important element in the occurrence of fraud, which assessed from the characters or ethics that allow the managements or workers to conduct dishonest acts, living in a quite pressuring environment, and causing them to rationalize dishonest actions (Tunggal 2011). A control system that is referring to the intrinsic value of individuals in protecting themselves from the emergence of fraud opportunity is required. The most proper way is through the improvement of religious value of experiential and consequential religiosity of someone.

Ruankaew (2016) examined the dimensions of the fraud triangle, and added another dimension to the fraud triangle which according to him was the cause of fraud, namely capacity. Ruankaew defines capacity as the position or function a person has in a company that can give him the ability to create or exploit fraud opportunities that no one else has. Based on this definition it is known that just having an opportunity alone cannot strengthen the presence of fraud, but when someone has the capacity such as the authority and responsibility for a position that has an opportunity to commit fraud, it will lead to fraud behavior on the individual.

Internal control can stem this dimension of capacity or position. Suryandari, Yuesti, and

Suryawan (2019) explained that the opportunity would lead to fraud due to weak internal control and poor supervision management. When the management of supervision is good, even though the position and capacity are as good as any with great authority, the individual will be responsible for that authority, because the individual is aware that he is always under internal supervision and will not commit fraud. This is in accordance with the opinion of Skousen et al (2009) which explains the opportunity factors can be filtered through effective monitoring in every organizational structure in the organization.

6 CONCLUSION

According to the research results, it can be known that the religiosity value of Acehnese millennial workers is only limited to knowing and understanding their religion, aware of allowed and prohibited things taught by their religion, and doing the ritual ordered by their religion. However, it is yet to reach the phase of implementing the experiential religiosity to the consequences owned by a religious person. This condition that cause them to still take the opportunity of conducting fraud despite the high religiosity value. This result indicates that religiosity is not associated with fraud habit, however, if opportunity exists as the moderating variable, thus, the two variables are not correlated. This research suggest the importance of establishing an intrinsic self control system with the enforcement of religiosity experiential and consequential values. This effort is aimed for the individuals to be able of resisting the temptation despite the existing opportunity in conducting fraud.

This research has some limitations. The variables used in this research have low objectiveness level when they are performed through a quantification method. This condition might occur because the subjects can hide the actual information related to themselves due to the sensitive variables used in this research. A qualitative method such as in-depth interview combined with intense observations will acquire the actual habit regarding fraud and the religiosity.

REFERENCES

- Abubakar, & Anwar. (2011). Strategi dan hambatan penerapan Qanun Khalwat dalam pencegahan perilaku

- Khalwat remaja kota Banda Aceh. *Jurnal Pendidikan Serambi Ilmu*, 9(2), 1-75.
- Akhrani, L. A. (2019). Dapatkah Religiusitas Menyelamatkan Anggota Partai Politik dari Jeratan Korupsi? Kajian Religiusitas terhadap Sikap Korupsi Anggota Partai Politik. *Interaktif: Jurnal Ilmu-Ilmu Sosial*, 11(1), 69-92.
- Albrecht, W., et.al. 2012. *Fraud Examination*. Connecticut: Cengage Learning.
- Amawidyati, S. A. G., & Utami, M. S. (2007). Religiusitas dan *psychological well-being* pada korban gempa. *Jurnal Psikologi*, 34(2), 164 – 176.
- Bakri (2017, April 27). Lima Karyawan Bank Aceh Ditahan [Halaman web] diakses dari <https://aceh.tribunnews.com/2017/04/27/lima-karyawan-bank-aceh-ditahan>.
- Hamzah, A., Krauss, S.E., Noh, S.M., Suandi, T., Juhari, R., Manap, J., Mastor, K.A., dkk. (2007). *Muslim religiosity & personality assessment: Prototype for nation building*. Malaysia: Institut Pengajian Sains Sosial.
- Hartini, N. (2011). Remaja Nanggroe Aceh Darussalam pasca Tsunami. *Jurnal Psikologi*, 24(1), 45-51.
- Howe, N., & Strauss, W. (2000). *Millennials rising: The next great generation*. Vintage.
- Ibrahim, A. (2019, Desember 22). Peraturan Perundang-undangan tentang Pelaksanaan Syariat Islam di Aceh [Halaman web] diakses dari <https://ms-aceh.go.id/berita/artikel/183-peraturan-perundang-undangan-tentang-pelaksanaan-syariat-islam-di-aceh.html>
- Ismail, R. (2012). Keberagamaan Koruptor Menurut Psikologi (Tinjauan Orientasi Keagamaan dan Psikografi Agama). *ESENSIA: Jurnal Ilmu-Ilmu Ushuluddin*, 13(2), 289-304.
- Ismail, Z., & Desmukh, S. (2012). Religiosity and psychological well-being. *Journal of Business and Social Science*, 11(3), 20-28.
- Jalaluddin. (2002). *Psikologi agama*. Jakarta: Raja Grafindo Persada.
- Lubis, F. H., & Marlina, M. (2010). Penegakan Hukum dalam Tindak Pidana Korupsi Pengadaan Barang dan Jasa (Studi pada Pengadilan Negeri Kuala Simpang). *JURNAL MERCATORIA*, 3(2), 88-101.
- Maulana, Z. (2016). Persepsi Masyarakat terhadap Faktor-faktor yang Mempengaruhi Korupsi Anggaran Pendapatan Belanja Daerah (APBD) di Aceh Utara. *Jurnal Manajemen dan Keuangan*, 5(2), 573-581.
- Nazar, M. (2018, Agustus 1). Polisi Ungkap 422 Kasus Kejahatan di Pidie, Kasus Penipuan Ranking Pertama [Halaman Web] diakses dari <https://aceh.tribunnews.com/2018/08/01/polisi-ungkap-422-kasus-kejahatan-di-pidie-kasus-penipuan-rangking-pertama>.
- Putri, B. U. (2019, Desember 26). Survei : Tidak Ada Hubungan Tingkat Kesalehan dan Perilaku Korupsi [Halaman Web] diakses dari <https://nasional.tempo.co/read/1034127/survei-tak-ada-hubungan-tingkat-kesalehan-dan-perilaku-korupsi>
- Ruankaew, T. (2016). Beyond the fraud diamond. *International Journal of Business Management and Economic Research (IJBMER)*, 7(1), 474-476.
- Shamim, S., Cang, S., Yu, H., & Li, Y. (2017). Examining the feasibilities of Industry 4.0 for the hospitality sector with the lens of management practice. *Energies*, 10(4), 499.
- Skousen, Christopher J., Kevin R. Smith, and Charlotte J. Wright. 2009. "Detecting and Predicting Financial Statement Fraud: The Effectiveness of The Fraud Triangle and SAS No.99". *Journal of Advances in Financial Economics*, Vol. 13, pp. 53-81.
- Surya, A. (2018). Problematika Penyidik Dalam Penetapan Tersangka Tindak Pidana Korupsi Dana Desa Di Kabupaten Aceh Tengah. *RESAM Jurnal Hukum*, 4(1), 1-16.
- Tuanakotta, T.M. (2007). *Akuntansi Forensik dan Audit Investigasi*. Jakarta : Salemba Empat.
- Tunggal, Amin Widjaja. (2011). *Financial Fraud : Teori dan Kasus*. Jakarta : Harvarindo.
- Wahidah (2015). Pemikiran Hukum Hazairin. *Syariah Jurnal Ilmu Hukum*, 15(1), 37-50.