



## **SHARIA FRAUD MODEL: THE FRAUD IN THE CIRCLE OF FAITH**

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### **Abstract**

Agency theory necessitates the importance of supervision to management as a party who has full authority over information. Moreover there is a warning that more than half of the perpetrators of fraud is the management. This also applies to Sharia Financial Institution which are obliged to adhere to two legal umbrellas at once, namely positive law in Indonesia, especially on the principles of sharia as its main foundation. Ideally, based on the concept of sharia does not open up opportunities the occurrence of fraud. However, in the Sharia Financial Institution was the potential that exists, as evidenced by the unfolding of several events that deeply tarnished the sanctity of his face. Starting from there, it emerged that there seemed to be something lacking in the fraud concept we had known, from Adam Smith's Early Fraud concept, Donald Cressey's The Fraud Triangle that the most famous concept, to the latest concept The New Fraud Diamond owned by Kranacher et al. From the evolution of the concept of fraud, we feel is still one neglected element, the element of faith, the core of spiritual values. From there we offer the basic concept of Sharia Fraud Model as new thinking to be discussed and examined more deeply.

Keywords: Sharia Financial Institution; Fraud; Sharia Fraud Model

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### **INTRODUCTION**

Agency theory necessitates the importance of supervision to management as a party who has full authority over information [14]. Moreover there is a warning that more than half of fraud perpetrators are the management (Ernst & Young, 2003, in [16]). This also applies to Sharia Financial Institutions. Importance of audit in Sharia Financial Institutions does not have to wait for fraud, but as a form of prudence and upholds the principle of good corporate governance, then all gaps of leakage and misuse must be anticipated.

Although as an institution which is obliged to observe the principles of shari'a as its main foundation [4], must also be based on the positive law applicable in Indonesia [22], no one can guarantee fraud will not occur in Sharia Financial Institution [26]. Moreover, finally there was a fraud occurring as happened in PT Bank Syari'ah Mandiri (BSM) Bogor Branch Office at 2012, and some examples of other sharia cooperatives that carry the funds of its customers [30], for example the case occurs at 2014 in Jakarta ([www.detiknews.com](http://www.detiknews.com)), 2015 in Kediri ([www.tribunnews.com](http://www.tribunnews.com)), and in Bandar Lampung at 2016 ([www.teraslampung.com](http://www.teraslampung.com)). Not only in Indonesia, cases of fraud in syari'ah banks also occur in other countries, for example, which occurred in Dubai Islamic Bank which lost about US \$ 300 billion due to improper financial reports, as well as the Islamic Bank of South Africa bankrupt at 1997 due to poor management and improper accounting and management systems (Rini, 2014, in [25]).

In essence, in any sector open the possibility of fraud. The perpetrators are not regarded tribe and religion, all have the same opportunities, even the perpetrators of our fellow muslim brothers very much. Every entity has an opportunity to commit fraud, its religious symbols can not be guaranteed to be free of fraudulent behavior [26]. Although on the one hand, reasonable because the majority of Indonesian people are muslims, but a big question if we go back to the guidelines of Islamic life that strictly prohibits the use of other people's rights in vanity that apparently many violated by our brothers. Sharia labels on sharia financial institutions can not be guaranteed to be free from fraud. Even the results of Bank Indonesia's research show that customers using Islamic Bank services have a tendency to stop being customers due to doubt about the consistency of sharia implementation [25].

The development of the times requires a genuine effort in managerial improvement. More and more devices and methods for improvement and improvement on all sides. But strangely, such fraud actors do not lose their sense to outsmart the existing system. It is said that the control system can only reduce fraud, not eliminate it. Anticipatory steps have been done in all sectors that may be addressed, but still not a few we meet fraud in this country in all its forms. There must be something missing from the concept of fraud we've been hearing, in this case the most popular is the concept of fraud triangle, though this is not the latest. As a muslim community, we together with all Sharia Financial Institutions must continue to clean up and think strategically to respond to the challenges of the times [17].

Viewed from the aspect of the perpetrators, fraud can be done by anyone, from anywhere, not least from Muslims. No single entity is immune from fraud, whether Islamic entities or not. Fraud will continue to occur, no matter how hard we try to prevent and curb it [27]. There seems to be a lack in the concept of fraud that

exists now, so it is necessary to dig deeper so that it can complement the existing concept which at the same time can be a starting point for the world of sharia accounting for the importance of new formulations. Through this article we would like to try offering the new formulation, which we named Sharia Fraud Model.

## METHODS

This article explores the development of fraud theory from time to time. It was first coined by Adam Smith in 1776 in Early Fraud (early deception), then developed with the emergence of White-Collar Crime (white-collar crime) theory by Edwin H. Sutherland in 1940. The concept of fraud increasingly finds its form through the concept of The Fraud Triangle (fraud triangle) discovered by Donald Cressey in 1950. This concept is widely used as the most popular reference by researchers and academics to this day.

In fact, the concept of fraud over time continues to develop, among others, in 1984 modified by Albrecht et al. with the concept of The Fraud Scale Model. In 2004, Wolfe and Hermanson developed it into The Fraud Diamond. In 2010, Kranacher et al. developing the concept of Cressey into a MICE model. Finally, [15] formulated previous concepts into one-on-one in The New Fraud Triangle Model.

Apparently the development of fraud theory has not been able to answer the phenomenon of fraud that occurred in Sharia Financial Institutions. To that end, the author offers the faith as "something missing" in the concept of fraud. The purpose of this article is actually very simple, ie want to provide a new alternative model fraud in the context of sharia so it can answer the gap that has been going on. The alternative of the fraud model is the development of the evolution of fraud theory since it was first coined up to the final thought of the experts. From there then the author offers a new model named Sharia Fraud Model.

## FINDINGS AND ARGUMENT

### The Evolution of the Fraud Theory

In the accounting and auditing literature, fraud is interpreted as a practice of fraud, fraud is irregularity that is irregularities and deviations. There are so many definitions offered by experts, but we summarize in the definition of the Association of Certified Fraud Examiners (ACFE), that fraud is any attempt to trick or deceive another party to gain a benefit [4].

In the concept of investigative audit, there is a difference between fraud, negligence and error. Negligence is the failure to act closely in a similar situation faced by others of equal ability, ignoring responsibility or ignorance, and not being careful. Error is a mistake that refers to accounting mistakes made inadvertently caused by miscalculations mathematical, wrong measurement, wrong estimation, and misinterpretation of accounting standards. While fraud refers to mistakes made intentionally with a view to misleading readers and users of financial statements, with a negative motivation to take advantage. The basic difference is in terms of motive, whether accidental (unintentional), or intentional [4].

From the time of its inception, the theory of fraud has undergone several developments. Here is the history of fraud development from time to time.

### Early Fraud

Financial crimes and fraud are believed to have existed since the beginning of trade. Adam Smith in 1776 recognized that the weakness of modern enterprise is due to cheating and abuse. This is the basic model of fraud begun [11].

Basic Conceptual Model for Financially Motivated Crime

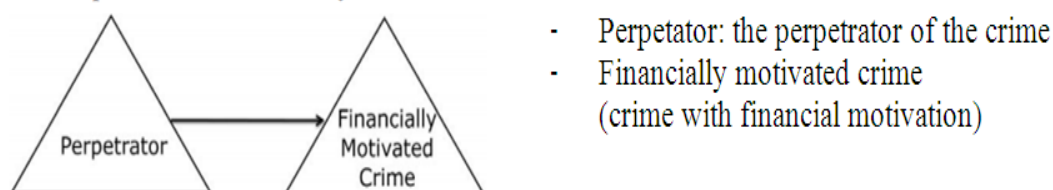


Figure 1. White-Collar Crime

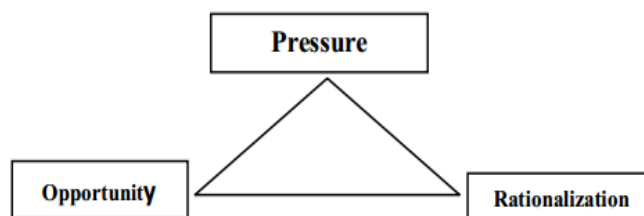
Edwin H. Sutherland in 1940 first sparked the term white-collar crime as a crime perpetrated by professionals in a subtle and vague manner whose main drivers were no longer due to poverty. White-collar crimes are committed by delegates of authority and trust [11]. Many people associate fraud with white collar crime, as both are done by educated, esteemed and possessed positions [4]. A person's position or function in the

organization can provide the ability to create or exploit opportunities for fraud, which are not available to others [1].

## The Fraud Triangle

In [15] it is explained that research on fraud was first performed by a criminologist named Donald Cressey in 1950, who examines the motivations that drive people to break the trust given to him. During 5 months of interviewing 250 criminals whose behavior fulfills two criteria, a) the person must have accepted a position of trust in good faith, and b) he must have violated the belief.

Based on the research, Cressey finally in 1953 gave birth to The Fraud Triangle theory in his book "Other People's Money", namely the three factors that cause a person to break the trust, namely pressure, opportunity and rationalization (justification excuses) as the following figure:



The Fraud Triangle concept is supported, recognized and used officially by the audit regulator, making it the most popular model. In further developments, thinkers and critics also gave birth to new models that are claimed to be more powerful in blocking, preventing and detecting fraud.

## Fraud Scale Model

Albrecht et al. (1984) introduced the concept of "Fraud Scale Model" as an alternative to the fraud triangle model. Fraud Scale incorporates an element of personal integrity to replace rationalization. They define personal integrity as "the code of conduct of personal belonging to everyone" [15]. When the situational pressures and opportunities are high, underpinned by the low personal integrity of the offender, the chances of fraud will be higher [4].

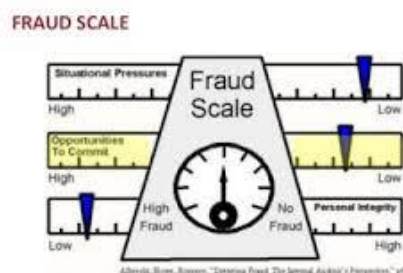
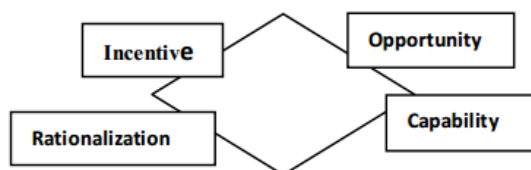


Figure 2. The Fraud Diamond

In 2004, Wolfe and Hermanson introduced the concept of "The Fraud Diamond" as shown in the picture below, where they present the other side that develops the fraud triangle that is "the abuser's capability".

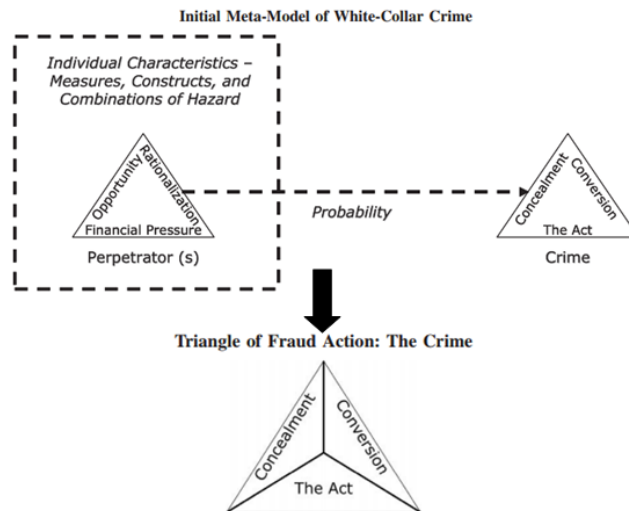


Wolfe and Hermanson believe a lot of cheats will not happen without the right people with the right skills in executing the details of fraud. They also suggest four observable traits to commit fraud; (1) authorization of positions or functions within the organization, (2) the capability to understand and exploit the accounting system and the weaknesses of internal control, (3) the belief that he will not be detected or if caught he will get out of the problem easily, and (4) ability to be reasonable with others when he does bad deeds.

## The Triangle of Fraud Action

In 2006, Albrecht et al., Deepened by [18] triggers the triangle of fraud action that contains act, concealment, and conversion. Actions are the implementation and methodology of fraud, such as embezzlement, blank checks, or material fraud against financial statements. Concealment is an attempt to hide the act of fraud; examples of making fake journals, faking bank reconciliations, or destroying files. Conversion is the process of converting ill-gotten gains into something that can be used by the offender in a seemingly legitimate way;

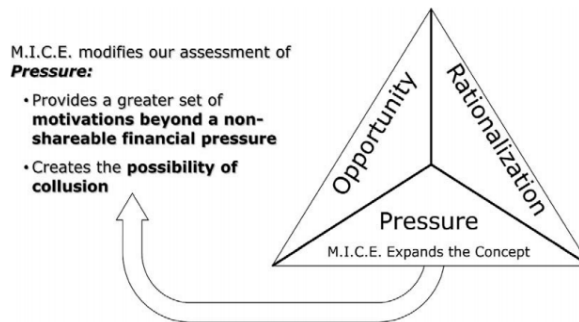
examples include money laundering, cars, or homes. The added value of this concept is that the crime can be proven so it is possible for professionals to determine preventive measures [11].



**MICE**

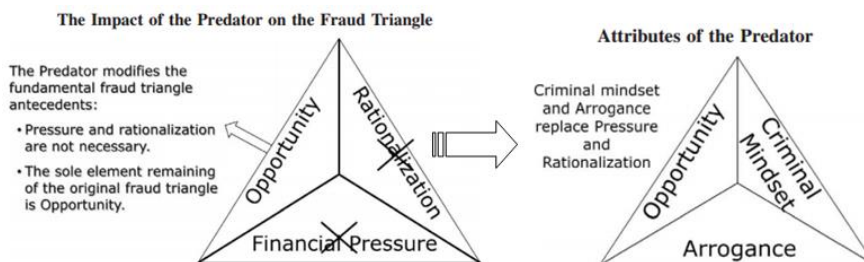
In 2011, Kranacher et al. offers another model called "MICE". In this model they argue that the motivation/pressure of the fraudster, who is one side in the fraud triangle, may be more appropriate to be expanded and identified with the MICE acronym that is Money, Ideology, Coercion and Ego. Ideological motivators justify the way in which they can steal money or participate in the act of cheating to gain greater good feeling is consistent with their beliefs (ideology). Coercion occurs when individuals may be reluctant to be drawn into a cheating scheme, but these people can turn into whistleblowers. Ego can also be a cheating motive, where sometimes people do not like to lose their reputation or position of power in front of their community or family. This social pressure can be a motive for cheating just to keep their ego. This model can not solve its own fraud problem because the two sides of the fraud triangle, namely pressure and rationalization, can not be easily observed [11].

**The Impact of M.I.C.E. on the Fraud Triangle**



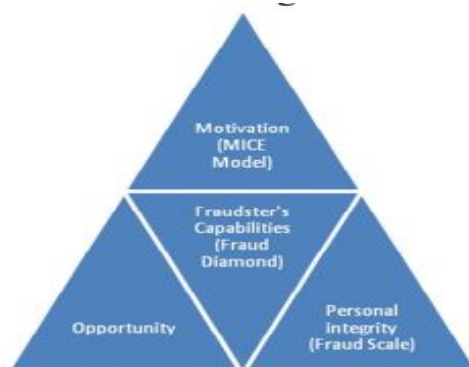
**Predator**

The concept of predator of crime arises when the perpetrator requires only chance, although the other two elements of the fraud triangle elements do not exist, namely pressure and rationalization. Predators only need a chance to do their action. This concept was presented by Riley and Frande in 2010 [11].



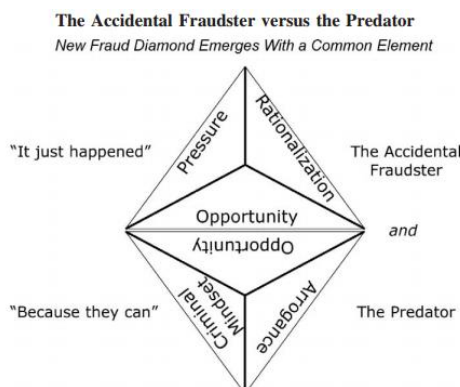
### The New Fraud Triangle Model

[15] argue that all fraud models are important for auditors to better understand why fraud can occur. Therefore, all of the above fraud models need to be considered an extension of Cressey's fraud triangle model and should be integrated into a model that includes motivation, opportunity, integrity, and fraud capabilities as shown in the figure below. [15] call this integrative model with The New Fraud Triangle Model, which includes Cressey's Triangle Fraud (1953), Fraud Scale Model Albrecht et al. (1984), The Fraud Diamond of [32], as well as his MICE model [18]. With this new model, external auditors are expected to consider all the factors that contribute to the occurrence of fraud so as to help them to more effectively assess the risk of fraud.



**Figure 3. New Fraud Diamond**

Predators are different from ordinary criminals. Predators are better organized, have more complex concealment schemes, and are better prepared for auditors and other supervision mechanisms. This concept was coined by [18]. Since the focus of the predator is chance, the pressure and rationalization are irrelevant in identifying the fraud scheme it does [11].



This is the last development of the fraud theory as far as we are concerned. Based on this latest theory, we continue the evolution, so that science continues to grow. Renewal of this concept we feel important because there is still a big gap that must be covered in the concept of fraud. Many concepts have been initiated, many different alternatives of prevention solutions have been attempted but fraud has never stop growing, in this case the focus on the Sharia Financial Institutions. Then certainly there is another element that causes it to continue driving uncontrollable. This is the concept we want to offer for discussed further, criticized, repaired and enhanced by academics so that the prevention pattern can be done more comprehensively on many possibilities.

### The Faith: The Essence of Spiritual Values

From several times the process of refining the concept of fraud as described earlier, we feel there is still one neglected element that is the element of faith, the core of spiritual values. We as religious people must have faith in us, with the intensity and quality of each human being is different, and it is right to make the value of faith as the main thing in all things. The values of faith in God will be able to be the best fortress of all things. A solid fortress of faith will make us a good person in everything.

The conventional accounting system that became the reference of world today was born out of and for the benefit of the capitalist system that denied the divinity value in the concept it constructed [3]. There are significant differences in the characteristics of conventional accounting and Islamic accounting. Islamic accounting is based on strong faith and good morals. A Muslim must always be aware that he must be accountable to God in his work, there should be no perversion and the slightest distortion of fact, much less from the laws of God. While conventional accounting is based only on theories, rules and practices made by humans who are at all times very likely to change [8].

The relationship between religion and work is not new [20], especially in Islam, the relationship is not only there but inseparable [24]. The development of the times has shown a significant shift in values, where the values of spiritualism have begun to be considered very important and become a very significant element in the latest management paradigm. Experts increasingly recognize that religious beliefs have an enormous role in shaping individual and group characters [12]. The spiritual approach, also known as the inner consciousness of man, acknowledges that humans work not only by hand alone, but also with their hearts or spirits [2].

Sharia accounting is present as an alternative to the many deficiencies that occur in conventional accounting that is very thick of capitalist nuances and only makes matter the only consideration. Syari'ah accounting, some also call it Islamic Accounting, is an accounting based on Islam, based on the Qur'an, Hadith and agreement of ulama [21]. Sharia accounting comes with the mission of faith as the main foundation, offering social justice and alignment to the poor as one of its main contents. Accounting Practices in Islam not only focus on matters of business and economics alone, but also include the wider practice and necessities of life that are carried on by Islamic principles as the foundation [3].

### **The Concept of Faith**

All creation that is on this earth requires the existence of God. It is also a simple argument for the adherents of communism and atheism. Their existence of the communists and atheists is the real proof of the existence of a god. They will not exist without a cause, the cause of their existence will necessarily require a cause as well, so onward dependence on the cause of existence will continue until the first and foremost cause, which no longer requires the prior cause. The cause must stop at one essence in existence, not in the void. It is impossible that emptiness is the beginning of everything. The Beginning must be there. That's God.

All kinds of religions in this world certainly teach and advocate good for all beings. Otherwise, it is definitely not a religion, but a destroyer. Religion is a mercy for the universe. If any action is found that harms other creatures, then it is not a religious teaching, even though they are in the name of religion. Religion must teach goodness and harmony.

One of the most important concepts in religion is faith. A strong fortress of faith will ensure the good of one's life. Because faith is the determinant of activity, faith affects charities. Faith is the ultimate goal of all science and activity (worship or muamalah) (Chapra, 1999 in [1]). Religious and belief background can influence one's ethics (Quddus et al, 2009, in [33]). Faith can not be seen and touched with the five senses, but the effect can be felt real. Faith is an inner attitude, embodied in attitudes, behaviors and actions [34]. Faith is not only in the heart and mind, but have to be practiced in behavior (Zakaria Stapa, 2010, in [7]). Strong faith is reflected in the noble personality and commendable charities. Faith is not just an attitude of trust, but demands an outward act (Madjid, 1995 in [4]) to be realized in action, because if not, than that person is a liar (Abdalati 1982: 67 in [4]).

As humans, our faith is fluctuating, can increase and decrease, yaziidu wayanqushu, anytime anywhere. Consistency in maintaining the sanctity of the heart with support of religious environment can be a determinant of its purity. Our duty to always try to keep it. When our faith is strong, it is our duty to defend, increase and spread it. When our faith is down, it is our duty to take care of ourselves and to correct it for the faith to rise again. True faith will be able to be a solid fortress of bad and vile acts.

Imam Abul Hasan al-Asy'ari, one of the priests who was recognized as the founder of the aqidah Ahlussunnah Wal Jamaa'ah, stated that faith can increase and decrease. Faith and charity are interrelated and mutually influential. Strong faith creates good charities and keeps people from evil, and vice versa, good charities can be the cause of an increase in the level of one's faith [23]. In Al-Qur'an surah Al-Anfaal verse 2 it is explained that, "Truly the believers are only those who shake their hearts if the name of God is called, and increase their faith if his verses are recited, and to their Lord they surrender." The verse proof that one's faith can increase and can be decrease.

In the context of fraud, a solid stronghold of faith will ensure that we avoid doing it. No matter what pressure, motivation and opportunity we have to commit fraud, no matter how powerful we are in manipulating fraud opportunities, no matter what we create rationalizations, but if we are supported by a thick and solid fortress of faith, it is guaranteed and ensured fraud in syaa-god will not happen. Believing in and doing good, refraining from evil and fraud, and attempting to reduce the occurrence of errors due to chance is the manifestation of

one's faith [4]. Faith affects one's character and behavior. A person who is strong in his faith, will have confidence in acting. For example, providing accurate accounting information without doubt and fear is a manifestation of faith in one's heart [29]. Faith can make the soul peaceful and free from fear, because the owner has surrendered to God to always do good and be fair [4].

And vice versa, no matter how small the pressure, motivation, opportunity, ability to manipulate and rationalize in doing fraud, but if supported with a thin and weak faith value, then the chances of fraud will be very big. Because pressure and motivation will always be there, just how we react to it. Opportunities for cheating can be created. Rationalization can be sought. Even if the capability to manipulate is very low, but if our faith is thin then the potential fraud at any time can occur. Faith can be a powerful and effective mitigation system against potential errors and moral hazards in activities [19].

So with this concept, the circle of faith that surrounds the concept of fraud used is flexible, can be enlarged and smaller, thicker and stronger or thinner and weaker. This is in accordance with the character of one's faith which can yaziidu, increases or yanqushu, decreases. When faith increases, at the same time kufr decreases, and vice versa, decreases in faith as a sign of increased kufr of a servant [23]. Strong faith can only be attained by those who are obedient, and faith will be decreased if man acts immorally [6]. Faith is like a fortress for human character, if more solid will be able to stem the exposure of temptation and fraud opportunities of any size. But if faith in the heart is thin, even small opportunities can be the cause of fraud.

The ethics of a Muslim is closely related to his faith. Faith is the power that can improve and protect the ethics of a Muslim. Strong faith can produce the character of a good Muslim, and a weak faith leads to the destruction of morality [3]. This is reinforced by the saying of the Prophet Muhammad, "*Akmalul mu'miniina iimaanuhum ahsanuhum khuluqan*," the meaning is, "the most perfect person's faith is the best of morals," (narrated by Imam Tirmidzi from Abu Hurairah ra.)

Prophet Muhammad saw. said, "*Laa iimaana liman laa amaanata lahu, wa laa diina liman laa 'ahda lahu.*" Which means, "The imperfect faith of someone who does not have the trustworthiness, and imperfect religion of a person who can not keep his promise," (hadith narrated by Imam Ahmad). Amanah in the sense of being trustworthy in carrying out the duties and beliefs given, does not betrayed when given the trust. A trustworthy person will not commit misappropriation, violation, abuse, theft, corruption, and other forms of fraud. As a devout Muslim, there must be a sense of shame to commit fraud. In Islam, shame culture is part of the perfection of one's faith, as taught by the Prophet Muhammad, "*Al hayaa-u minal iimaani*," which means, "Shame is part of faith," (hadith narrated by Imam Abu Daud).

In the concept of Islam, faith (tauhid) has a very central and essential position. Faith is not only the source of mindfulness, attitude and behavior, but more than that, faith is the main condition for the acceptance or rejection of one's charity. Therefore, the earlier scholars have always advised us to always renew the faith, always dhikr, "*Laa ilaaha illallaah*," there is no god but Allah. People who are accustomed to dhikr kalimah tauhid, undoubtedly his faith will always increase, because his heart is always cleaned with the sacred sentence. From a clean heart, great hope will be born good charities [6].

#### **Sharia Fraud Model: The Fraud in the Circle of Faith**

This latest fraud concept is the development of all the previous evolutionary phases of fraud theory until The New Fraud Diamond Model. Our concept is actually very simple, which includes the element of faith (faith) as a fortress for other elements. The position of our faith is described as a circle that fortifies fraud, regardless of the type of fraud. If use the Triangle Fraud concept, so its name becomes Triangle Fraud in the Circle of Faith [31], and so on. In short, this concept can simply be called The Fraud in the Circle of Faith or to be more easily remembered we call it the Sharia Fraud Model.

Sharia accounting requires an interlinked alignment of the trilogy of faith, knowledge, and charity (action), in the sense of a person's beliefs underlying his actions based on his knowledge. Of the three, the element of faith is the main element as a form of divine power that binds and twists human life in submission to God [5]. As a servant, faith in God can be the foundation for him to always be careful in everyday activities because he feels always in the supervision of God, every charity is recorded carefully without any one missed, which in time will in the future will be asked the accountability [2].

Such consciousness will not arise in an unstable soul in his heart. Individuals who are not religious will not have such spiritual awareness. For them, life is everything, there is no hereafter to think and prepare. Religious belief is crucial in building personal insight as individuals and as part of civilization [13]. In this context, every religion has a content of spiritual-faith. The concept of faith as a control and a stronghold for all human activity is also taught in every religion. However, in our context as Muslims, all kinds of faith to god other than Allah SWT is a form of kufr, its essence is not faith [6].



If examined more deeply and dig with many other references, we can take the point of equation that the quality of one's faith greatly affect the personality and behavior, so that will also impact on the pattern of work and the environment. The quality of one's faith can determine the overall condition of his life [9]. The work ethic in Islamic concepts is based on the teachings and principles of Islam that rely heavily on the quality of one's faith [28]. It is not enough for a Muslim to merely implement the five pillars of Islam without a positive implementation in his life, a Muslim must base his business decisions with a faith guide, which in practice means to follow Islamic law (shari'ah), by exercising only those things permitted (halal), and as strong as possible to avoid the forbidden (haram) [1] (Allwneh, 1998, and Abuznaid, 2009, in [10]). Faith is believed to be able to encourage every individual of muslim to perform the best actions [4]. Therefore, it would not be wrong if faith is used as one of the new indicators in the concept of fraud so that the view of the problem becomes more intact so that prevention efforts can also be more comprehensive.

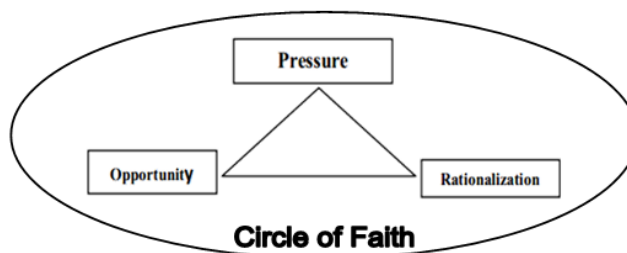


Figure 4. The Fraud Triangle in the Circle of Faith

If it refers to the reality still more generally people use the fraud triangle as the main reference, then in this case, faith becomes the dissenter. The three elements in the fraud triangle are enclosed within the fortress of faith. Faith acts as a stronghold for all three. Strong faith is a manifestation of a solid fortress that is difficult to be penetrated by the temptation of fraud that comes. We believe that true faith implies beliefs and tendencies to do good charities, prevent oneself from evil (fraud), or try to reduce mistakes caused by accident [4].

Whatever the three elements (pressure, opportunity and rationalization) in the concept of fraud triangle, or integrity as a substitute for rationalization in the Fraud Scale concept, or the development of pressure elements into 4 new elements Money, Ideology, Coercion, and Ego in the concept of MICE, or the four elements in the Fraud Diamond concept, incentive as a substitute for pressure, opportunity, rationalization and capability, until The New Fraud Triangle Model combines all of these elements, coupled with a two-sided division of the nature between the accident fraudster and the predator so as to create the latest model of New Fraud Diamond, no matter how large the element the underlying, at the level of predators though, but if fortified by a circle of faith is solid and thick, then we believes fraud will not happen.

## CONCLUSION

Through this article we offer the concept of circle of faith as a complement to the fraud theory that has undergone several developments, especially in Sharia Financial Institutions. The concept of The Fraud in the Circle of Faith is still an early thought that needs to be explored and perfected in order to be a good and useful concept, especially through in-depth research with relevant themes.

We believe, in the context of sharia auditing, the stronger and thicker the circle of one's faith, let alone be tested with the great and strong temptation of all elements of the cause of fraud, God willing, fraud will not happen. Indeed there is no guarantee someone who looks religious must be free from potential of fraud. Everyone has the same potential. But it is the power of faith that determines whether he will commit fraud or not. Physical appearance can not necessarily be a benchmark that someone will be free from fraud, because faith is the secret of god, our task is only to create the conditions and the endeavors to maintain and continue to increase the value of faith.

One of the recommendations that can be offered through the ideas in this paper is the importance of selective recruitment process through careful searching of candidate backgrounds, not merely administrative-cognitive-normative selection. The selection of the best candidates from the religious side can be one of the new recruitment patterns, in addition to the normal selection pattern that has been running. In addition, there are still many thoughts that can be extracted, from upstream to downstream, from all elements. It is important that the thought and research on all matters relating to sharia accounting are continuously encouraged and enlivened for the sake of enriching the scientific treasures.

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