ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *Sharia Compliance*, *Islamic Corporate Governance*, dan *Banking Complexity* terhadap *Fraud* pada bank umum syariah di Indonesia. *Sharia compliance* diproksikan melalui dua indikator, yaitu *Islamic Income Rasio* (IsIR) dan *Profit Sahring Rasio* (PSR), sedangkan *Islamic Corporate Governance* (ICG) merepresentasikan kualitas tata kelolah syariah, dan *Banking Complexity* (BC) menggambarkan tingkat kompleksitas sistem perbankan. Metode pendekatan analisis yang diterapkan dalam penelitian ini berupa regresi linear berganda, dengan asal informasi yang diambil dari data yang diolah sekunder, yakni berupa dokumen laporan tahunan yang telah dipublikasikan Bank Umum Syariah (BUS) periode 2020-2023. Hasil penelitian menunjukkan bahwa *Profit Sahring Rasio* (PSR) memiliki pengaruh negatif dan signifikan terhadap *fraud*, yang mengindikasikan bahwa semakin tinggi penerapan prinsip bagi hasil, semakin rendah tingkat kecurangan yang terjadi. Sebaliknya, variabel *Islamic Income Ratio* (IsIR) serta *Islamic Corporate Governance* (ICG) tidak menunjukkan pengaruh yang bermakna secara statistik terhadap terjadinya kecurangan, yang menunjukkan bahwa tingginya pendapatan syariah dan keberadaan tata kelola syariah belum cukup efektif dalam mencegah fraud tanpa didukung sistem internal yang kuat. Sementara itu, variabel *Bank Complexity* (BC) terbukti berpengaruh signifikan terhadap *fraud* dengan arah positif, yang menandakan bahwa semakin kompleks struktur dan operasional bank, semakin tinggi pula potensi terjadinya *fraud*. Implikasi dari penelitian ini menunjukkan pentingnya penguatan prinsip bagi hasil, implementasi tata kelola syariah yang substansial, serta pengendalian risiko atas kompleksitas sistem bank untuk memitigasi *fraud* dalam industri perbankan syariah.

Kata kunci: *Sharia Compliance, Income Ratio, Profit Sharing, Corporate Governance, Banking Complexity, Fraud,* Bank Syariah.

ABSTRACT

This study aims to analyze the effect of Sharia Compliance, Islamic Corporate Governance, and Banking Complexity on fraud in Islamic commercial banks in Indonesia. Sharia Compliance is proxied through two indicators: the Islamic Income Ratio (IsIR) and the Profit Sharing Ratio (PSR), while Islamic Corporate Governance (ICG) represents the quality of Sharia governance, and Banking Complexity (BC) reflects the level of complexity within the banking system. The analytical method applied in this research is multiple linear regression, using secondary data obtained from publicly available annual reports of Islamic Commercial Banks (BUS) for the 2020–2023 period. The results show that the Profit Sharing Ratio (PSR) has a negative and significant effect on fraud, indicating that the higher the application of the profit-sharing principle, the lower the incidence of fraud. In contrast, the Islamic Income Ratio (IsIR) and Islamic Corporate Governance (ICG) do not exhibit a statistically significant effect on fraud, suggesting that a high level of Sharia-compliant income and the existence of Sharia governance alone are not sufficient to prevent fraud without being supported by a strong internal control system. Meanwhile, Banking Complexity (BC) is found to have a significant positive effect on fraud, indicating that the more complex the structure and operations of the bank, the higher the potential for fraud. The implications of this study highlight the importance of strengthening the profit-sharing principle, implementing substantive Sharia governance, and managing risks associated with banking system complexity to mitigate fraud in the Islamic banking industry.

***Keywords**: Sharia Compliance, Income Ratio, Profit Sharing, Corporate Governance, Banking Complexity, Fraud, Islamici Bank.*