

## THE INFLUENCE OF ANTI-CORRUPTION VALUES IN HONESTY, AWARENESS, AND INDEPENDENCE ON THE APPLICATION OF THE PRINCIPLES OF ISLAMIC FINANCIAL SYSTEM

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### Abstract

This study aims to explain the influence of anti-corruption values in honesty, awareness, and independence on the implementation of principles of Islamic financial system. Sampling technique using proportional random sampling obtained by 45 respondents from all employees of *Sharia* Commercial Bank in East Java. The data analysis technique using multiple linear regression because there are four variables in this research. The results showed that the value of anti-corruption values in the value of honesty, caring values, and the value of independence partially or simultaneously able to give a positive influence on the application of principles of Islamic financial system. However it should be noted on the value of independence because the results showed not in line with the implementation of Islamic financial system principles.

**Keywords:** Anti-Corruption Values, Islamic Financial System, Honesty, Awareness, and Independence

### INTRODUCTION

Corruption has become a familiar phenomenon in the financial system as well as in everyday life. Corruption is a dishonest dishonorable disadvantage and deeds that can undermine the life of an institution (Glendoh, 1997). The pressures, opportunities, and ways of justifying acceptable cheating are the underlying factors of corruption (Bologna and Lindquist, 1995). Cressey (1953) explains that the occurrence of fraud can be seen from the pressure, justification of wrong actions, and the opportunity to commit crimes.

Basically the occurrence of fraudulent actions can be motivated by various causes or motivations such as the existence of pressure, need, prestige, competition, even more so as it was deliberate to do so consciously violate the rules to meet the needs of life. Behavior that violates rules can be intentional and detrimental to an institution or institution (Afkar, 2016b). Ludigdo (2006) points out that the weakness of determination to maintain professional professionalism and low self-awareness is a moral hazard performed by a person in a conscious state with various motivations, this is because

behavior is the root of the problem of cheating (Ramamoorti, 2008).

Islamic finance is a financial system that is run with the principles of Islamic *Sharia* whose purpose is dalah for the benefit of all people. Islamic finance has so far grown rapidly accompanied by the emergence of *Sharia* Banks and *Sharia* Cooperatives, as well as other Islamic financial institutions such as sharia insurance, as well as sharia pawnshops, not least the institutions engaged in sharia investment.

Islamic financial system applied in *Sharia* banking in Indonesia refers to Islamic *Sharia* principles of course based on Al-Qur'an and As-Sunna (*hadith*) which has been mentioned in *Fatwa* (rules) Indonesian Council of *Ulama* (MUI) so that it can be used in transactions. Of course in transacting *sharia* requires *kafa* (comprehensive) endorsement, including in it there is honest, aware, and independent behavior.

Anti-corruption values such as honesty, awareness, and independence are one of the manifestations of Prophet Muhammad's behavior with *Siddiq*, *Amanah*, *Fatonah*, and *Tabligh*. The embodiment of anti-corruption values is not easy considering that humans have individualistic and greedy characteristics. This application may be possible with a performance management system by benefit (Firdaus, 2018). Khasbulloh (2018) explained that the implementation of the aspects of the value of work benefits as a determination of results and aspects of Islamic justice value.

Implementation of Islamic financial system of course there is a ban on usury, conducting activities in halal, and the existence of risk sharing in this transaction (Nurhayati and Wasilah, 2007). This

Islamic financial system is applied to obtain justice or eliminate inequality in transactions. Implementation of Islamic financial system requires an understanding of Islamic Shari'ah that will provide overall benefits.

A person's corrupt behavior is not only motivated by needs but many motivating factors for corrupt acts. Detective control and repressive control can prevent accounting fraud (Afkar, 2016a). Islamic financial institutions certainly have a financial system with the principles of *sharia*, but in practice there are still diversions of assets. This can affect financial endurance (2015b) resulting in some risks leading to corruption (Afkar, 2015a, 2017a). the cause of this corrupt behavior can be due to a person's needs or unnatural behavior, this can be done in financing practices that may have dishonesty in its distribution (Afkar 2015c). This person's corrupt behavior is what underlies the researcher to examine the influence of the application of anti-corruption values reflected in honesty, awareness and independence in helping to overcome the latent danger of corruption by looking at the effect on the implementation of Islamic financial system in sharia banking financial institutions.

### Problems

1. Does the honesty value influence the application of Islamic financial system principles?
2. Does the awareness value influence the application of Islamic financial system principles?
3. Does the independence value influence the application of Islamic financial system principles?
4. Does the value of honesty, awareness value, and the independence value

simultaneously influences the application of Islamic financial system principles?

### Research Purposes

1. To analyze the effect of honesty value on the application of Islamic financial system principles.
2. To analyze the influence of awareness value on the application of the principles of Islamic financial system.
3. To analyze the influence of independence value of on the application of the principles of Islamic financial system.
4. To analyze the honesty value, awareness values, and independence value simultaneously influences the application of Islamic financial system principles

### Benefits of Research

1. Building anti-corruption values by applying Islamic financial system in Islamic financial institutions through honesty, awareness, and independence.
2. Understanding the meaning of *sharia* transactions to form anti-corruption character by prioritizing the benefit of the ummah.

## LITERATURE REVIEW

### GONE Theory

Bologne and Linquist (1995) describes the so-called corruption behavior of the GONE theory. This theory explains the factors that lead to fraud or corruption. Greeds, Opportunities, Needs and Exposure.

Greed, pointing out the greed of corrupt perpetrators, in which corrupt people are dissatisfied with his situation. Opportuniy, is a system that provides opportunities for corruption. Needs, an

attitude that never felt enough, always wanting needs and full of dissatisfaction. Exposure, is a form of punishment that can be imposed on the perpetrators of corruption that do not give deterrent effect of the perpetrators or others.

### Theory of Social Solidarity

Durkheim (1964) describes the occurrence of corruption which is often called the theory of social solidarity. This theory sees human nature as passive and can be controlled by the surrounding environment. Social solidarity is indeed an abstract thing. Durkheim holds that the individual is morally, neutral and the society that creates his own personality. Passive human nature will result in the norms and values of the people who control it (Angha, 2002). According to this theoretical view of society has a greater influence in shaping the individual behavior than the environment. This suggests that in societies where cultural systems and institutions corrupt will form corrupt individuals.

### Means-Ends Scheme Theory

Fiona Robertson-Snape (1999) culturally practices corruption or causes of corruption in Indonesia can be attributed to evidence of ancient Javanese customs. Whereas in fact corrupt behavior is basically a sociological phenomenon that has economic and political implications. The actual means-ends scheme theory is a theory of corrupt behavior introduced by Robert Merton. This theory (Robert Merton in Handoyo (2009) states that corruption is a human behavior caused by social pressure, resulting in violations of existing norms.

Each social system that is formed has a purpose and people will always try to achieve it through means (means) that have

been agreed (Handoyo, 2009). The use of mutually agreed ways to achieve the goals can be called a compromise class. Social systems can also create pressures that result in people not having opportunities within the social structure, due to ethnic, racial, racial, vocational, or ethnic discrimination. In addition it also provides space for its members to realize the agreed objectives.

### **Anti-Corruption Values**

#### **a. Honesty**

Honest is not lying, straight heart, and not cheating. Honest is a very important trait in the life of society, directly without the honest nature of a person will not be trusted in social life (Sugono, 2008). The value of honesty in society can be realized by not cheating in all its actions. Among others can be not fraudulent in financial transactions, pay the same amount, not lie in speaking. The value of honesty can also be realized in operational activities such as making financial statements with reasonable according to the transaction

#### **b. Awareness**

Awareness is heeding, caring and ignoring (Sugono, 2008). Awareness values can be realized by participating in overseeing an activity process, supervising the resource management system, monitoring the condition of the surrounding environmental infrastructure. Caring values can also be realized in the form of heeding the rules and regulations applicable in Islamic financial institutions through regulations and so forth.

#### **c. Independence**

The process of self-maturing is an independent condition for someone who is

not dependent on others to do his or her duties and responsibilities. Character of independence will form a person to do all the responsibilities with his own efforts (Supardi, 2004). The value of independence can be realized, among others, in the form of doing the work independently, perform tasks from superiors independently, and organize activities with own initiatives and groups together.

### **Principles of Islamic Financial System**

Islamic financial system can be called as one of the system used by referring to the principles of Islam and also the basis of Islamic law as a guide. This system is used to perform activities in various areas of finance that have been held by Islamic financial institutions.

#### **a. Riba Prohibition**

*Riba* can be referred to as an excess of a result of a sale or loan. Riba is prohibited without dissent among the jurists. *Riba* is a violation of the social justice system, equality and rights to goods. The usury system only benefits lenders or property owners, whereas employers are not treated equally (Nurhayati and Wasilah, 2015).

#### **b. Risk Sharing**

Profit-sharing system can be applied in investment transactions both parties share the results and the risk of loss (Afkar, 2011). Risks need to be taken into consideration since the beginning of an agreement between the two parties involved in a business (Karim, 2010). This is a logical consequence of the prohibition of usury. The distribution of these risks also shows the distribution of the results done behind where the amount depends on

the results obtained. This condition makes both parties will help each other to get together profit so that more reflects justice.

#### **c. Money is not as a Potential Capital**

The Islamic Islamic Financial System's view of money in business can be regarded as capital when used in conjunction with other resources for profit (Nurhayati and Wasilah, 2015).

#### **d. Prohibition of Conducting Speculative Activities**

The Islamic financial system forbids transactions that have very high levels of uncertainty, gambling, and transactions that have enormous risks (Nurhayati and Wasilah, 2015).

#### **e. Purity of Contract**

The sanctity of this contract is applied in the contract on every transaction made, because Islam considers the agreement as a high value so that all obligations and disclosures associated with the contract must be made to reduce the risk of asymmetric information and the emergence of moral hazard.

#### **f. Business Activities should be *Sharia***

Islamic financial system provides a condition in the business activities undertaken must be in accordance with Islamic *Sharia*. Such business activities are not dzolim and have justice. The business that is run is kosher.

Basically Islamic finance principles are described in the Qur'an and As-Sunna (Hadith) by using the principle of willingly-willing (*antaraddim minkum*). No party feels oppressive and oppressed (*la tazhlimuna wa la tuzhlamun*), as well as the results of the effort appear with the cost (*al kharaj bi al dhaman*). In addition, the advantages will bring the risks that will

ultimately be borne by all parties involved (*al ghunmu bi al ghurmi*).

#### **Research Hypothesis**

Righteousness is the fruit of faith and a source of other anti-corruption values. The explanations of the verses about honesty indicate the importance of this value possessed by a person (Fauziah, 2015). The formation of individual quality that plays a major role in the occurrence of forms of corruptive / anti-corruptive action in the future (Fitri, 2015). Honesty, Awareness, and independence become important factors in a person's behavior to carry out accounting activities that have accountability and objectivity principles.

Internal control system and accounting system used is a tool to anticipate corrupt behavior of a person, the system is a collection of components in which there are humans. The course of a system is determined by human beings themselves so that honest, obedient, and responsible human factors are essential in the design of anti-corruption accounting (Afkar, Wicaksono, Faujiah, 2016b). Islamic financial system is carried out by conducting halal activities, it requires perseverance and good faith (Nurhayati and Wasilah, 2015).

The cultivation of anti-corruption values as part of a preventive effort to prevent corruption takes a long time, even for several generations. It is seen from the participants' view that honest attitude in work often becomes out of the way, and isolated from association, because our surroundings have been dishonest or corrupt (Mubarok, 2013).

#### **Hypothesis 1: Honesty value influence the application of Islamic Financial System Principles**

Community knowledge about corruption and its eradication is still minimal. There is a false perception of the various acts that have been considered normal in social relations, but in fact is a criminal act of corruption according to the rule of positive law. Not knowing how to participate in efforts to eradicate corruption, because of the lack of knowledge about corruption itself and how to overcome it. The desire to *beperanserta* in tackling corruption is constrained by minimal knowledge, and corrupt behavior that has been considered reasonable in social life (Elvandari, et al 2008).

The solution is aimed at the formation of individual quality that plays a major role in the occurrence of corrupt and anti-corruptive actions in the future. Childhood is the main base in instilling and growing anti-corruption values. Family and school environment especially teachers as the closest element in the life of the child has an important role in the effort of internalizing the value of anti-corruption (Fitri, 2015). Shariah financial system also prohibits the existence of usury system that is not profitable and required the sanctity of the contract so that both parties involved transactions tied together (Nurhayati and Wasilah, 2015).

### **Hypothesis 2: Awareness value influence the application of Islamic Financial System Principles**

Honesty, awareness, and independence become important factors in a person's behavior to carry out accounting activities that have accountability and objectivity principles. Internal control system and accounting system used is a tool to anticipate corrupt behavior of a

person, the system is a collection of components in which there are humans. The course of a system is determined by the man himself so that honest, obedient, and independent human factors are essential in the design of anti-corruption accounting (Afkar, Wicaksono, and Faujiah, 2016b).

### **Hypothesis 3: Independence value influence the application of Islamic Financial System Principles**

Honest, aware, and independence human factors are essential in the design of anti-corruption accounting (Afkar, Wicaksono, and Faujiah, 2016b). However, the desire to participate in tackling corruption is sometimes a constraint of lack of knowledge and corrupt behavior that has been considered reasonable (Elvandari, et al 2008). Islamic financial system is carried out by conducting *halal* activities, it requires perseverance and good faith (Nurhayati and Wasilah, 2015). Honesty is an important thing where honesty shows the importance of this value is owned by a person in interacting (Fauziah, 2015).

### **Hypothesis 4: Honesty Value, Awareness Value, and Independence Value influences the Application of Principles of Islamic Financial System**

## **RESEARCH METHODS**

### **Research Design**

This study uses a quantitative approach that is a research approach that emphasizes the description of the use of statistical calculations. While this type of research uses quantitative descriptive for discussion. This quantitative descriptive will explain the issues discussed are the

values of anti-corruption and Application of Islamic Financial System Principles.

## Population and Sample

### Population

The number of Islamic Insurance Resources for Islamic Banks is 52,155 people with 192 units of *sharia* commercial bank office network in East Java.

### Sample

Sampling technique using Proportional Random Sampling by doing comparison of Human Resource amount with network of *sharia* commercial bank office in East Java. The calculation is as follows:

$$\begin{aligned} \text{Pengambil an Sampel} &= \frac{\text{Jaringan Kantor}}{\text{Jumlah SDI}} = \frac{192}{52.155} = 0,368\% \\ &= 0,368\% \times 52.155 = 192 \text{ orang} \\ &= \frac{192}{38} = 5 \\ &= 5 \times \text{Indikator} \\ &= 5 \times 9 = 45 \end{aligned}$$

Description: 38 is the number of Districts / Cities in East Java intended to obtain a sample concentration in one city.

## Operational Variables

### Independent Variable

#### a. Honesty Value ( $X_1$ )

The value of honesty is a righteous action, not lying, and not cheating and is one of the most important traits for people's lives, with the indicators of Straight Heart ( $X_{1.1}$ ), Not Cheating ( $X_{1.2}$ ), *Amanah* ( $X_{1.3}$ )

#### b. Awareness Value ( $X_2$ )

The value of awareness is to heed, pay attention and ignore the environment, both the environment around and the wider area with the indicator. Move the rules ( $X_{2.1}$ ), pay attention to the rules ( $X_{2.2}$ ), ignore the activity process ( $X_{2.3}$ ).

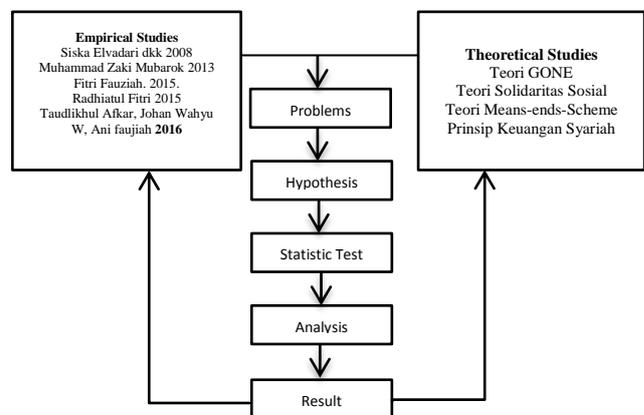
#### c. Independence Value ( $X_3$ )

The value of independence is the process of self-maturity that is by not dependent on others to do their duties and responsibilities with indicator Initiative ( $X_{3.1}$ ), No dependence ( $X_{3.2}$ ), Creative Thinking ( $X_{3.3}$ )

### Dependent Variable (Y)

The dependent variable in this study is the implementation of islamic Financial System is a system used by referring to Islamic principles and also the basis of Islamic law as a guideline with indicators *Riba* Prohibition ( $Y_{.1}$ ), Risk Sharing ( $Y_{.2}$ ), Money is not used as commodity ( $Y_{.3}$ ), No speculative activities ( $Y_{.4}$ ), Purity of contract ( $Y_{.5}$ ), *Sharia*-based activities ( $Y_{.6}$ )

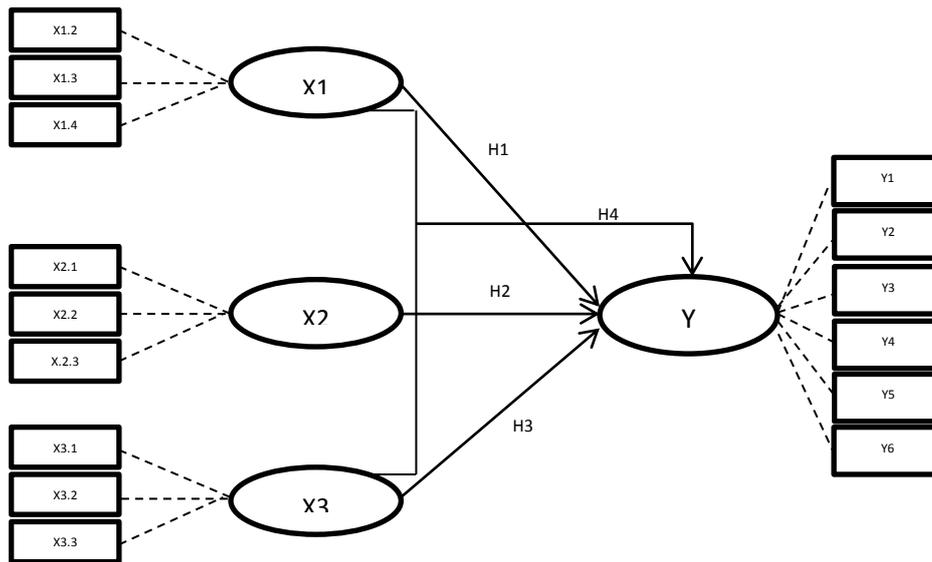
## Thinking Framework



**Figure 1**  
Thinking Framework

This thinking framework is used in research to provide an overview of the process and the benefits of research results. This study begins with an empirical study to look at the phenomenon of previous research outcomes and theoretical studies to obtain an appropriate theoretical basis. Further problems will be found to do data analysis to get the results of research that will contribute to theoretical thinking and provide new research results.

**Conceptual Framework**



**Figure 2**  
**Conceptual Framework**

**Data Analysis Technique**

**Test Instrument Research**

Validity is a measure to show the validity level of the research instrument used (Arikunto, 2005).

Product Moment Correlation formula:

$$r = \frac{n(\sum XY) - (\sum X)(\sum Y)}{\sqrt{[n(\sum X^2) - (\sum X)^2][n(\sum Y^2) - (\sum Y)^2]}}$$

Source : Sugiyono 2009

Reliability Testing of instrument reliability is done to ensure the research instrument used is correct and can be understood by the respondent.

**Test Requirements Analysis**

**1. Normality Test**

Normality test is used to know the normal whether or not the distribution of data to be analyzed with P value criteria (2-tailed)  $\geq 0.05$  then the data is normally distributed, whereas if  $P_{count} (2-tailed) \leq 0.05$  then the data is not (Budiarti et al,2005 ).

**2. Linearity Test**

Linearity test is used to determine the linear status of a distribution of data in research contained in the variables used. If the result shows linear, linear regression analysis can be used, otherwise if not linear can use other appropriate analysis technique (Budiarti et al, 2005).

**3. Heterocedity Test**

Heterocedity test is used to see the similarity of variants between groups, if the variants between groups are not the same then the analysis should not be done (Budiarti et al, 2005).

**4. Multicollinary Test**

The multicollinear test is used to determine the correlation coefficient among the independent variables. The purpose of multicollinear test in this research is to know whether between independent variables  $X_1$  until  $X_n$  are independent (Budiarti et al, 2005: 3-8).

## 5. Autocorrelation test

Autocorrelation test is the occurrence of a data influenced previous data. The consequence of the occurrence of autocorrelation in a regression model is the sample variant can not describe the variants of the population, therefore the regression model must be free from the occurrence of autocorrelation (Trihendradi,2005).

### Data Analysis

Analysis Data Technique using Multiple Linear Regression statistic with three predictors. The regression equation is:

$$Y = a + bX_1 + bX_2 + bX_3 + e$$

### Hypothesis testing

#### 1. Partially

Testing this hypothesis is used to test the effect of free variables ( $X_{1,2,3}$ ) on the dependent variable (Y). The steps of hypothesis testing are as follows:

a. Formulate  $H_0 = \beta = 0$

There is no influence of independent variable ( $X_{1,2,3}$ ) on the dependent variable (Y)

b. Formulate  $H_1 = \beta \neq 0$

There is influence of free variable ( $X_{1,2,3}$ ) to dependent variable (Y)

c. Determine  $\alpha = 0.05$

d. Define  $H_0$  rejection criteria

$$\text{Reject } H_0 \text{ if } t_{\text{count}} > t_{\text{table}} \left( \frac{\alpha}{2}; v \right)$$

e. Calculating the value of t:

$$t = \frac{b - \beta}{S_b}$$

#### 2. Simultaneously

a. Formulate  $H_0 = \beta = 0$

There is no independent variable influence ( $X_{1,2,3}$ ) as a whole against the dependent variable (Y)

b. Formulate  $H_1 = \beta \neq 0$

There is influence of free variable ( $X_{1,2,3}$ ) as a whole to the dependent variable (Y)

c. Determine  $\alpha = 0.05$

d. Define  $H_0$  rejection criteria

$$\text{Reject } H_0 \text{ if } F_{\text{count}} > F_{\text{table}} \left( \frac{\alpha}{2}; v \right)$$

e. Calculate the value of F

$$F = \frac{\frac{SSR}{k}}{\frac{SSE}{n - k - 1}}$$

## RESEARCH RESULT

This research analyzed data by using primary data, therefore it is necessary to test the validity and reliability of data. If the results show valid and reliable then the instruments used in the research can be used for further analysis. Furthermore, the classical assumption test with normality, linearity, heterocededity, multicolinier, autocorrelation testing is done to ensure that the data obtained meet the test criteria so that it can be used for analytical tools using parametric statistics with multiple linear regression.

**Table 1**  
**Test Results Validity and Reliability**  
**Honesty Value ( $X_1$ )**

Indicator	item	$r_{\text{count}}$	$r_{\text{table}}$	Validity	Alpha	Reliability
X1.1	item_01	0.431	0.294	Valid	0.790	Relaible
X1.1	item_02	0.462	0.294	Valid		
X1.2	item_03	0.662	0.294	Valid		
X1.2	item_04	0.686	0.294	Valid		
X1.3	item_05	0.733	0.294	Valid		
X1.3	item_06	0.337	0.294	Valid		
X1.3	item_07	0.485	0.294	Valid		

Result of validity test each indicator of Honesty Value ( $X_1$ ) which stamped in 7 item value  $r_{\text{count}} > r_{\text{table}}$  so that indicator used is valid. While the alpha value  $0.790 > 0.60$  then it can be said that the data used reliabel.

**Table 2**  
**Test Result Validity and Reliability**  
**Awareness Value (X<sub>2</sub>)**

Indicator	item	r <sub>count</sub>	r <sub>table</sub>	Validity	Alpha	Reliability
X2.1	item_01	0.634	0.294	Valid	0.838	Relaible
X2.1	item_02	0.634	0.294	Valid		
X2.1	item_03	0.634	0.294	Valid		
X2.2	item_04	0.708	0.294	Valid		
X2.2	item_05	0.320	0.294	Valid		
X2.3	item_06	0.705	0.294	Valid		
X2.3	item_07	0.706	0.294	Valid		

The result of validity test of each indicator of Care Value (X<sub>2</sub>) which is stamped in 7 items of value r<sub>count</sub> > r<sub>table</sub> so that the indicator used is valid. While the value of alpha 0.838 > 0.60 then it can be said that the data used reliable.

**Table 3**  
**Test Result Validity and Reliability Self-Independence Value (X<sub>3</sub>)**

Indicator	item	r <sub>count</sub>	r <sub>table</sub>	Validity	Alpha	Reliability
X3.1	item_01	0.844	0.294	Valid	0.951	Relaible
X3.1	item_02	0.907	0.294	Valid		
X3.2	item_03	0.751	0.294	Valid		
X3.2	item_04	0.844	0.294	Valid		
X3.2	item_05	0.751	0.294	Valid		
X3.3	item_06	0.751	0.294	Valid		
X3.3	item_07	0.844	0.294	Valid		
X3.3	item_08	0.910	0.294	Valid		

The result of validity test of each indicator of Independence Value (X<sub>3</sub>) which stamped in 8 items of value r<sub>count</sub> > r<sub>table</sub> so that indicator used is valid. While the value of alpha 0.951 > 0.60 then it can be said reliable data used.

**Table 4**  
**Test Result Validity and Reliability**  
**Application of Principles of Islamic**  
**Financial System (Y)**

Indicator	item	r <sub>count</sub>	r <sub>table</sub>	Validity	Alpha	Reliability
Y.1	item_01	0.711	0.294	Valid	0.934	Relaible
Y.1	item_02	0.493	0.294	Valid		
Y.1	item_03	0.615	0.294	Valid		
Y.2	item_04	0.504	0.294	Valid		
Y.2	item_05	0.736	0.294	Valid		
Y.2	item_06	0.663	0.294	Valid		
Y.2	item_07	0.491	0.294	Valid		
Y.3	item_08	0.491	0.294	Valid		
Y.3	item_09	0.491	0.294	Valid		
Y.4	item_10	0.679	0.294	Valid		
Y.4	item_11	0.686	0.294	Valid		
Y.4	item_12	0.679	0.294	Valid		
Y.5	item_13	0.826	0.294	Valid		
Y.5	item_14	0.848	0.294	Valid		
Y.5	item_15	0.670	0.294	Valid		
Y.6	item_16	0.891	0.294	Valid		
Y.6	item_17	0.827	0.294	Valid		

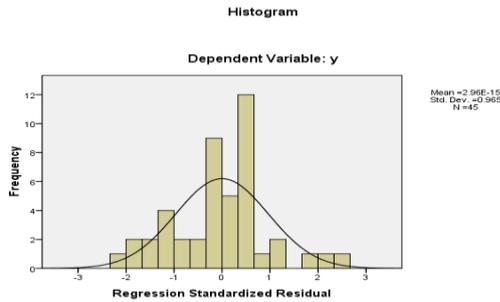
The result of validity test of each indicator of Honesty Value (Y) recorded in 17 items of value r<sub>count</sub> > r<sub>table</sub> so that the indicator used is valid. While the value of alpha 0.934 > 0.60 then it can be said that the data used reliable.

**Table 5**  
**Normality Test Results**

One-Sample Kolmogorov-Smirnov Test					
		x1	x2	x3	y
N		45	45	45	45
Normal Parameters <sup>a,b</sup>	Mean	19.4222	20.6000	21.6889	48.8444
	Std. Deviation	3.78087	4.01361	5.50959	9.99308
Most Extreme Differences	Absolute	.114	.135	.196	.091
	Positive	.114	.115	.132	.083
	Negative	-.109	-.135	-.196	-.091
Kolmogorov-Smirnov Z		.767	.905	1.314	.608
Asymp. Sig. (2-tailed)		.598	.386	.063	.854

a. Test distribution is Normal.

b. Calculated from data.

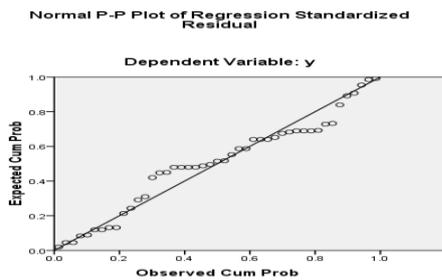


**Figure 3**  
**Normality**

Table 5 shows the normality test results of  $X_1$ ,  $X_2$ ,  $X_3$ , and  $Y$  variables seen from Asymp. Sig. (2-tailed)  $> 0.05$  so that the data used in this study is normally distributed and shown by figure 3.

**Table 6**  
**Linearity Test Results**

Deviation FromLinierity	F Hitung	F tabel	Signifikansi	Linieritas
$Y*X_1$	0.534	2.09	0.874	Linier
$Y*X_2$	0.366	2.09	0.627	Linier
$Y*X_3$	1.991	2.09	0.509	Linier



**Figure 4**  
**Linierity**

Table 6 shows the results of linearity test of variable  $X_1$  to  $Y$ ,  $X_2$  to  $Y$ ,  $X_3$  to  $Y$  viewed from  $F_{count} > F_{table}$  with significance level greater than 0.05 so that the data used in this study is linear and shown with figure 4 visible distribution of linear data with lines.

**Table 7**  
**Heterocedity Test Results**

Test of Homogeneity of Variances

Levene Statistic	Sig.	Hasil
1.655	0.224	Homogen
1.138	0.366	Homogen
1.810	0.326	Homogen

Heterocedity Test Result shows Levene value with significance level  $> 0.05$  so that in this calculation the data collected have the same variant or homogeneous.

**Table 8**  
**Multicollinary Test Results**

Collinearity Statistics	
Tolerance	VIF
.221	4.516
.203	4.937
.462	2.165

The multicollinear test results show the value of VIF (Value Interest Factor)  $X_1$ ,  $X_2$ , and  $X_3 > 1.0$ , so in this calculation indicates that the variable in this research does not occur multicollinear.

**Table 9**  
**Autocorrelation Test Results**

Change Statistics					Durbin-Watson
R Square Change	F Change	df1	df2	Sig. F Change	
.973	489.725	3	41	.000	1.686

Autocorrelation test results indicate Durbin Watson value of 1.668 so it can be said there is no autocorrelation between variables used in this study so that it can describe the variants in the population.

**Table 10**  
**Hypothesis Test Results Partially**

Model	Coefficients <sup>a</sup>											
	Unstandardized Coefficients		Standardized Coefficients			95,0% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-2.963	1.386		-2.138	.039	-5.762	-.164					
x1	1.311	.145	.496	9.072	.000	1.019	1.603	.944	.817	.233	.221	4.516
x2	1.573	.142	.632	11.053	.000	1.286	1.861	.956	.865	.284	.203	4.937
x3	-.280	.069	-.154	-4.078	.000	-.419	-.141	.647	-.537	-.105	.462	2.165

a. Dependent Variable: y

The regression equation obtained  $Y = 1.311 X_1 + 1.573 X_2 - 0.280 X_3 + 1.386$ . Positive value is shown by regression coefficient of  $X_1 = 1.311$  and  $X_2 = 1.573$  means there is a unidirectional relationship in the application of Islamic financial system principles, whereas the negative value of regression coefficient of  $X_3 = -0.280$  indicates an unidirectional relationship in the application of Islamic financial system principles. This research has an error of 1,386.

### **Hypothesis 1: Honesty value influence application of Islamic Financial System Principles**

Table 10 shows the Honesty Value ( $X_1$ ) with the value of  $t_{count} 11.053 > t_{table} 2.021$  with significance level  $0.000 < 0.005$ . These results indicate that the Honesty Value ( $X_1$ ) has a significant effect on the application of the principles of the Islamic financial system (Y). This means that the value of honesty will have an impact on one's behavior in applying the principles of Islamic financial system, because the principles of Islamic financial system prohibits the usury, the sanctity of contract (*akad*) in the transaction, and activities conducted according to sharia. So honesty will hold a person to behave deviant from sharia.

### **Hypothesis 2: Awareness Value influence application of Islamic Financial System Principles**

Table 10 shows the Value of Awareness ( $X_2$ ) with the value of  $t_{count} 9.072 > t_{table} 2.021$  with significance level  $0.000 < 0.005$ . These results indicate that the Value of Awareness ( $X_2$ ) has a significant effect on the application of the principles of Islamic financial system (Y). This means that the value of awareness provides a positive impact in preventing the occurrence of acts of corruption in the application of principles of Islamic financial system. This is because in the Islamic financial system a person with the value of his care will always keep the sanctity of the contract, not doing speculation actions that only benefit himself, and this concern will facilitate in contracting contracts in every Islamic finance transactions such as the distribution of profit and risk sharing so that none of the parties feel *dzhalim*.

### **Hypothesis 3: Independence value influences application of Islamic Financial System Principles**

Table 10 shows the Independence Value ( $X_3$ ) with the value of  $t_{count} -4.079 > t_{table} 2.021$  with significance level  $0.000 < 0.005$ . These results indicate that the Value of Independence ( $X_3$ ) has a significant effect on the application of Islamic financial system (Y) principles. This means that the value of independence has a role in controlling the actions of corruption applied in the principles of Islamic financial system. Awareness will prevent a person from becoming mature to address

the phenomenon of corruption. However, with a negative (-) t value the possibility of independence will also lead to unexpected behavior.

#### **Hypothesis 4: Honesty Values, Awareness Value, and Independence Value simultaneously influences application of Islamic Financial System Principles**

**Table 11**  
**Hypothesis Test Results Simultaneously**

ANOVA <sup>b</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4274.620	3	1424.873	489.725	.000 <sup>a</sup>
Residual	119.291	41	2.910		
Total	4393.911	44			

a. Predictors: (Constant), x3, x1, x2

b. Dependent Variable: y

Table 11 shows the results of the simultaneous hypothesis test between Honesty Value ( $X_1$ ), Awareness Value ( $X_2$ ), and Independence Value ( $X_3$ ) on the application of Islamic Financial System Principles (Y) with value  $F_{count} 489.725 > F_{table} 2.840$  with significance level  $0.000 < 0.005$ . These results indicate that simultaneously Honesty Value ( $X_1$ ), Awareness Value ( $X_2$ ), and Independence Value ( $X_3$ ) have a significant effect on the Application of Islamic Financial System Principles (Y). This means that the application of the principles of Islamic financial system can be run with anti-corruption values that are done through honesty, awareness, and independence.

**Table 12**  
**Results of the Large Effect Rate of Variables**

Model Summary <sup>b</sup>											
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson	
					R Square Change	F Change	df1	df2	Sig. F Change		
1	.986 <sup>a</sup>	.973	.971	1.70574	.973	489.725	3	41	.000	1.686	

a. Predictors: (Constant), x3, x1, x2

b. Dependent Variable: y

Table 12 shows the calculation coefficient of determination shown by R Square value of 0.973 or 97.30%. This means that 97.30% of variation in changes in the application of Islamic Financial System Principle (Y) is caused by Honesty Value ( $X_1$ ), Awareness Value ( $X_2$ ), and Independence Value ( $X_3$ ). While the rest of 2.70% caused by other variables that are not contained in this study.

## **CONCLUSIONS AND SUGGESTIONS**

### **Conclusion**

1. The values of anti-corruption applied in the value of honesty can give a significant influence on the application of Islamic financial system principles in sharia banking institutions in East Java, especially Surabaya. Honesty one

can apply the prohibition of usury, keeping the contract purity (*akad*), as well as doing activities according to Islamic sharia.

2. Anti-corruption values applied in the value of awareness can give a significant effect on the application of Islamic financial system principles in sharia banking institutions in East Java, especially Surabaya. A person's awareness value is able to prevent corruption by not doing *dzalim* actions against others, besides not doing speculative actions in transactions.

3. Anti-corruption values applied in the value of independence can give a significant effect on the application of Islamic financial system principles in sharia banking institutions in East Java,

- especially Surabaya. Independence value gives an idea that the more mature will be able to determine the right choice and the wrong. Implementation in the Islamic financial system as able to not make transactions that are only looking for profits by utilizing money as a commodity although independence in this study indicates a relationship that is not in line with the implementation of Islamic financial system principles. It is feared to have a negative impact when becoming less independent of others will be individualistic and may lead to unexpected things.
4. Overall anti-corruption values applied in the value of honesty, awareness values, and the value of independence can give a significant influence on the application of Islamic financial system principles in sharia banking institutions in East Java, especially Surabaya. Implementation of Islamic financial system principles require the existence of honesty, awareness, and independence simultaneously because it can form a character in accordance with Islamic sharia in conducting Islamic financial transactions.

### Suggestion

1. Islamic banking institutions in Indonesia, especially East Java can provide understanding of anti-corruption values applied in the value of honesty in order to enforce the principles of Islamic financial system can run well and give examples to other institutions that the value of honesty is needed in any activity.
2. Islamic banking institutions in Indonesia, especially East Java can provide an understanding of the strong picture of the influence of anti-corruption values applied in the value of awareness to apply the principles of the Islamic financial system in order to avoid action of *dzalim*.
3. Islamic banking institutions in Indonesia, especially East Java can provide understanding of the values of anti-corruption with the value of independence so that everyone is able to complete their respective tasks without depending on others, but need to be reviewed again with understanding because of independence in this study is not in line with application of the principles of the Islamic financial system so that no unwanted things happen
4. Islamic banking institutions in Indonesia, especially East Java can instill anti-corruption values through honesty, awareness, and independence in applying the principles of Islamic financial system in order to occur institutions that are free from corruption.

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