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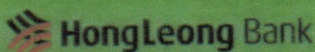


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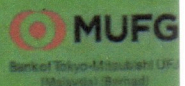
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THE CONCEPT OF *TAQWA* AS A FACTOR FOR CORRUPTION PREVENTION

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Abstract

Corruption is behavior of economic crime. Bribery is considered as a small outlay in order to get greater results. The concept of e-governance is believed to prevent a corruption. However, there is evidence that e-governance would be a new model of corruption opportunities. This papers describes the factors of corruption from Islamic perspective and how to prevent a corruption. *Taqwa* is used as a measurer for corruption actor character. The concept of *taqwa* is derived from the Qur'an as a primary sources. This concept is the development of The Fraud Triagle and The Fraud Diamond theory, and expected to reduce corruption.

Keywords : e-governance, *taqwa*, fraud, corruption.

1. Background.

Corruption is the behavior of economic crimes. Bribery is considered as a small outlay in order to get greater results (Indriati, 2014: 6). Corruption is also the phenomenon of human degradation process because it has been broken trust between the human (Dion, 2011). Corruption is a complex issue, therefore, to prevent and combat corruption requires the solution of a variety of approaches such as the approach of Sociology, Anthropology, Psychology, Politics, Law, Ethics / Moral and Economic.

Jain (2001) in his review suggest that in the next research of corruption, a new approaches is needed in preventing corruption, such as cultur. Likewise, Ramamoorti (2008) suggests the need for integration, including psychology, behavioral science, sociology, criminology, anthropology curriculum associated with the accounting and anti-fraud. Wilopo (2006) argues that in order to prevent and eliminate corrupt practices can be done in several ways, such as implementation of good governance and moral fixing of managers. To understand how to prevent corruption, then we have to understand why people engage in corruption.

Association of Certified Fraud Examiner (ACFE) said that corruption is a part of the fraud, so the main theory used is the theory of fraud. Fraud theory was first proposed by criminologists, namely Donald Ray Cressey. Cressey (1950) written that there are 3 (three)

factors why people commit to fraud, that is : Motivation (Pressure); opportunity; and rationalization. Based on the theory of Donald Ray Cressey, then rationally, to prevent the corruption is eliminate the causes of the three sources.

In an economics perspective, to eliminate any chance in corruption, then the theory of governance is the most appropriate to answer these problem. By using Information and Communication Technologies (ICTs), governance will be run more effectively and efficiently. Governance using information technology is called e-governance. E-governance has been believed able to prevent or reduce corruption. Governance for the government based on technology is called e-government. E-Government refers to the use of the Internet and digital technology network that allows governments and other public sector related to the citizen. (Laudon, 2012: 85).

Confidence of e-governance concept for preventing corruption has been proven by many researchers such as Colby (2001), Chaurasia (2003), Budhiraja (2003) and Millard (2004). Likewise, research from Cho and Choi (2004), Bhatnagar (2004); Csáki and Gelléri (2005); Pathak and Prasad (2006); and Bhatnagar, Rao, Singh, Vaidya, and Mandal (2007) proved the same thing that e-government can reduce corruption.

However, there is some evidence that the use of ICTs in governance can also increase the chances of corruption, and constitute a new model of corruption (Heeks, 1998). According Heeks (1999), although ICTs have been applied to prevent corruption, but corruption still exist. Furthermore, Rotchanakitumnuai (2013) stated that he did not dare to guarantee that the use of E-Government Procurement (e-GP) can reduce corruption. Prof. Dr. I.W.Ramantha, Ak.MM.CPA acknowledge that the implementation of the principles of good governance are still encountering many obstacles, mainly due to human behavior (Suartana 2010: v). Such opinion is supported by a researcher Vaidya (2006). He stated that "Human" has the most prominent success factor of e-governance implementation. Vaidya also said that there is no single dominant factor. This indicates that there are other factors that play significant role in corruption prevention.

Religion, especially Islam considers that the corruption is not halal goods. Prohibition on corruption act can be seen in several verses on the Qur'an and Hadith. Although textual meaning of the word corruption are not directly exist, but verses and hadiths describe the same thing about the definition of corruption by analogy. Corruption act (ghulul) can be category as consuming human treasures by wrong way and forbidden by Allah Subhanahu wa Ta'ala, as the word in the Quran surah al-Baqarah verse 188 as follows :

النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِنْ أَمْوَالِ

“And do not some of you take the treasure among you by way of vanity, and do not bring (business) treasure it to the judge, so that you can eat some from possessions of others with (the act) sin, whereas you know” [al Baqarah/2:188]. There is also a hadith that talks about corruption. One hadith that is, from 'Adiy bin' Amirah Al Kindi Radhiyallahu 'anhu said: I heard the Prophet sallallaahu 'alaihi wa sallam said :

((، قَالَ: فَقَامَ إِلَيْهِ رَجُلٌ أَسْوَدُ مِنْ مَنْ اسْتَعْمَلْنَاهُ مِنْكُمْ عَلَى عَمَلٍ فَكْتَمْنَا مَخِيطًا فَمَا فَوْقَهُ كَانَ غُلُولًا يَأْتِي بِهِ يَوْمَ الْقِيَامِ)) عَنِّي عَمَلُكَ، قَالَ: ((وَمَا لَكَ؟))، قَالَ: سَمِعْتُكَ تَقُولُ كَذًا وَكَذَا، قَالَ: ((وَأَنَا الْأَنْصَارُ كَأَنِّي أَنْظُرُ إِلَيْهِ، فَقَالَ: يَا رَسُولَ اللَّهِ أَقْبِلْ ((وَمَا نُهِيَ عَنْهُ أَنْتَهَى أَقُولُهُ الْآنَ، مَنْ اسْتَعْمَلْنَاهُ مِنْكُمْ عَلَى عَمَلٍ فَلْيَجِئْ بِقَلِيلِهِ وَكَثِيرِهِ فَمَا أُوتِيَ مِنْهُ أَخَذَ

"Whoever among you that we assign to a job (business), and then he hid from us a needle or more than that, then it is ghulul (shackles, treasure corruption) that he will bring on the Day of Judgment"

Corruption is unethical individual behavior. Ethical or unethical behavior is clearly a choice. Individual has a right to making decision as their wish. Ajzen (2005) have used the theory of Planned Behavior to predict the behavior of individuals associated with decision to act ethically or unethically. Ajzen (2005) added, there is a background factors that affect planned behavior, that is Personal, Social and Information. Personal factors are including a person's general attitude, personality traits, values of life, emotional, and intellectual capital. Whereas Social factors consist of gender, ethnicity, education, income and religion. While information factors is related to the experience, knowledge and exposure to the media.

Based on the last suggestion of three researchers i.e. Jain (2001), Ramamoorti (2008) and Wilopo (2006), author is interested to explore the prevention of corruption based on technology (e-governance), and religion from the Islamic point of view.

2. Problem Statement.

Based on the research gap and phenomenon gap above, then the problem is how to develop theoretical models to prevent corruption. Therefore, the papers questions can be presented as follows :

1. Whether the implementation of e-governance positive effect on corruption?
2. Is an employee religiosity positively moderate the relationship between implementation of e-governance in preventing corruption ?

3. Aim.

This papers aims to propose a theoretical model to predict relationship between e-governance and religiosity toward corruption. In addition, this papers will also describe the concept of *Taqwa* as measurer of religiosity derived from the Al-Quran and Al-Hadith.

4. Orisinalitas.

There are two originality in this papers, first Corruption Prevention Model. This model look into two perspectives i.e. e-governance and religiosity. Second, measurement of model. Measurement of religiosity based on the Islamic point of view i.e. *taqwa*. This measurement is taken from verses of holy Qur'an. Religiosity is measured by the level of individual's faith. Measurement of religiosity by using the Qur'an source is still rare.

The concept of *taqwa* is expected to be a new discourse. Fraud theory is begun with "Fraud Triagle" by Donald R.Cressey (1950) followed by "The Diamond Fraud" by David.T.Wolfe and R.Hermanson Fund (2004), and additional the concept of *taqwa*, we could call as "The Fraud STAR"

5. LITERATURE STUDY AND DEVELOPMENT MODEL

5.1. Fraud.

According to Oxford Advanced Learner Dictionary, fraud is defined as a crime by tricking, it means to get money or goods illegally. AICPA, ACFE and IIA in the book "Managing the Business Risk of Fraud" defines fraud as any illegal acts or deliberate conduct in the manner of tricking to other people and victims get losses while the perpetrators get gain. The essence of that definition suggests there are three things to note: first illegal actions, second deliberate act, and third harm to other party.

A. Teori Donald R.Cressey (1950).

Cressey wanted to know the reason why people do betrayal of trust. Serious financial problems faced by perpetrators and not be shared with anyone else can make people to be a

traitor. The perpetrator then realized that financial problems can be solved by a foul. Then perpetrator creating a perception for himself that he/she only borrow and not steal it. That is hypothesis of Cressey. The hypothesis was known as the Fraud Triangle, and it is used as a rationale basic for why people commit to fraud.

Financial problems is known as first factor i.e. pressure factor. Second factor is opportunity factor. It describes chance to violation. Then third factor is rationalization factor. It describes justification of dishonest actions.

B. Teori David.T.Wolfe dan Dana R.Hermanson (2004).

Wolfe and Hermanson (2004) introduced a new element, namely the ability. It is seen by Wolfe and Hermanson as a very important element. This element has to be added to fraud triangle. Someone who has pressure, opportunity and rationalization will not necessarily be violate. It might be happen, because perpetrator does not have the ability. This was later known as the Diamond Fraud.

5.2. Corruption.

Corruption is part of the fraud. According to the World Bank, corruption is the abuse of public office for personal gain. Corrupt behavior can be done in various ways, such as bribes, gratuities, or “kick back” from corporate as winner of tenders contract. Meanwhile, International Transparency defines corruption as “the abuse of entrusted power for private gain”.

Meriam-Webster's Dictionary (2012) defines corruption as: "1. Damage of integrity, values and moral principles, 2. Decay 3. Unlawful, such as a bribe, 4. Inappropriate acts and usually break the law to gain advantages for themselves. Referring to this definition, forms of corruption could be a bribe, extortion and misuse of inside information (Indriati, 2014).

Rose-Ackerman (1999) defines corruption as " illegal payments to public officials to get the benefits with the absence of growth”.

5.3. E-Governance.

The concept of governance is always related to e-governance implementation. There are two important elements of e-governance, i.e. "governance" as main concept and ICTs as a tool to improve governance process. Governance concept was appeared since the 1980s (Bevier, 2007: 364). Government and Governance are two different terms.

Government is a public sector. Government has primary task to govern. It means to formulate and implementation of public policies and also organizing public services (Zacher, 2007: 542). Whereas Governance refers to activities policy-making process and implementation of public services (Iqbal and Seo, 2008). Therefore, it needs a good governance. Good Corporate Governance (GCG) can be defined as a system to control enterprise in order to create value added for all stakeholders (Monks, 2003).

UNESCO defines *e-governance* as follows : "*E-governance is the public sector's use of information and communication technologies with the aim of improving information and service delivery, encouraging citizen participation in the decision-making process and making government more accountable, transparent and effective* (<http://portal.unesco.org>)."

According to Kaen (2003) and Shaw (2003), there are four major components in concept of good corporate governance, i.e. fairness, transparency, accountability, and responsibility. These four components are essential for the implementation of good corporate governance principles. Those components has proven improve financial reports quality. It becomes an obstacle for performance engineering activities.

The use of ICTs in government is aimed to achieve good governance. It is often known as e-government. E-Government is ICTs implementation by the government in order to realize good-governance. Laudon (2012: 85) defines the E-Government as the use of the Internet and digital technology network that allows governments and other public sector connected to the public.

6. Relationship between E-governance and Corruption.

Theoretically, e-governance will affect. Thus, relationship between e-governance and preventing corruption can be described as follows:



Figur-1 : Relationship between *e-governance* and corruption

7. Religiosity and Taqwa.

7.1. Religiosity.

Individual behavioral patterns who different with anyone else reflects a belief value of individual. An individual belief is base on their choice (Gordon Allport in Suliantoro, 2012). So, value can be considered as part of individual's personality (Azwar, 1995 in Suliantoro, 2012). Values adopted by individuals referred to individual value, while values adopted by most of society is called social value.

Suroso in Suliantoro (2012) states that there are two types of value i.e. extrinsic and intrinsic values. Extrinsic values is classified into five perspectives i.e. theoretical values, economic values, social values, political values and religious values. Religious values reflect that truth is derived from God. Furthermore, Suroso mention that the intrinsic values is divided into 5, i.e. a practical values, educational values, intellectual capital values, socio-political values and religious values. Religious value is a value that inspires confidence and faith of individual. This values imply that everything is already organized by God.

Every human being has a different type of faith. These Differences is called by psychologists as Religious Orientation. Religious orientation refers to faith approach, meaning what is the meaning of faith in one's life (Paloutzian, 1996: 200). Religious orientations are divided into two concepts. First, intrinsic religious orientation is a person whose life in accordance with their religion. Intrinsic religious reflect that one's faith comes from within the person. Second, extrinsic religious orientation meaning that someone in his life utilizing religion. Such people tend to exploit religion for himself (Paloutzian, 1996: 201-202).

People with intrinsic religiosity can be categorized as those who have reached personal maturity and integrity at certain level . He made a commitment to himself to religion without reservation and make decisions independently. Psychologically, religious orientation becomes a part that can not be separated from one's religious maturity. Allport in Clark (1968: 244) states that concept of religious maturity should depart from theory of personality maturity, therefore religious orientation is only found in people who have mature personality.

Rachmat (2004: 43) cites from C.Y. Glock in his "On the Study of Religious Commitment: Review of Recent Research on Religious Bearing Character Formation" (1962) and developed analysis technique religiousness. He classified into five dimensions, i.e. ideological, ritualistic, intellectual, experiential, and consequential. Ismail (2012) stated that religious people who have five religious dimension as mentioned above, in Islamic context is called as *taqwa* and religious by totally or *kaafah*. In terms of psychology is called as Integral and comprehensive.

7.2. *Taqwa*.

The concept of *taqwa* will be understood easier if it is done through study of etymology, terminological and Quranic comprehensively. Etymologically, the word *taqwa* is mentioned in the Qur'an as much as 258 times (Shaleh, 2008: 1). *Taqwa* could mean maintain, preserve, protect, carefully, keep far away from something, and fear of punishment. *Taqwa* interpreted as fear of punishment means fear of punishment from Allah. It has a consequence for individuals to do all commands of Allah and stay away from all prohibitions. Shaleh (2008: 6) argue that *taqwa* is an inner and outer consciousness. It has consequences to obey all commandments and stay away from all prohibitions with full sincerity, according to the human ability.

According to the Qur'an, *taqwa* has several meanings. *Taqwa* can mean a fear (Surah 31:33), faith (Surah 48:26), repentance (Surah 7:96), obedient / submissive (Surah 16: 2), leaving disobedience (Surah 2: 189), sincere (Surah 22 : 32).

. Shaleh (2008: 68) says that based on Qur'an Surah (Q.S.) al-Baqarah verses 2-5 and verse 177; Q.S. Ali-Imran verses 15-17, 33, 133-135; Q.S. al-Zumar verse 33; and Q.S. al-Dzariat verses 15-21 there are 15 characteristics of the human being cautious, i.e. :

(1). Godly (2). Worship. (3). *Zakat*. (4). Spend out of their wealth. (5). Keeping promises. (6). Patient. (7). Pray to God. (8). correct. (9). Remain obedient to God. (10). Remember, *istighfar*, and repentance to God. (11). Keep one's temper. (12). Forgiving. (13). Doing good. (14). Not continuing his evil deeds. (15). *Tahajud* prayer.

Shaleh (2008) wrote things that to form *taqwa* attitude as well as things that can damage of *taqwa*. Associated with activities that to form *taqwa* attitude, Shaleh noted that there are eight activities, i.e. : (1). Reading and Reviewing Al-Qur'an, (2). Hold firmly and implement the contents of Al-Qur'an. (3). Always Oneness of God. (4). Always remember the command of Allah, (5). *Istiqomah* (consistent). (6). Worship to Allah, (7). *Qisas* implementation, and (8). Fasting. Whereas, activities that break of *taqwa* is divided into five attitudes, i.e. : (1). *Kufr*, (2). *Shirk*, (3). Deniers of God and Messenger, (4). *Fisq* and *Fusûq*, (5). *Nifaq*.

7.3. The relationship between Taqwa and Corruption prevention.

People who has character of life as mentioned above i.e. live in all aspects of life based on religion and has intrinsic orientation will have personal maturity and religious maturity. Religion and faith is seen as a necessity inherent in every action and a part that can not be separated. Intrinsic religious people will put his faith into his personal life and assess the life in this world by transcendently. These conditions make intrinsic people will behave *qona'ah* (affluent), so corruption will not be done by the pious. Therefore piety of someone can prevent corruption

Based on explanation above, then theoretically, piety of someone would affect the corruption prevention. Thus, the relationship between piety and preventing corruption can be described as follows :

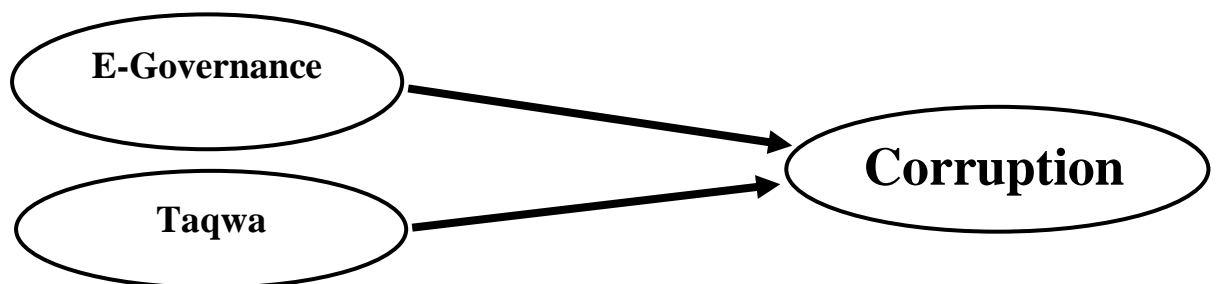


Figur 2 : Relationship between Taqwa and Corruption

8. Theoretical Framework and Research Model Proposal.

8.1. Theoretical Framework.

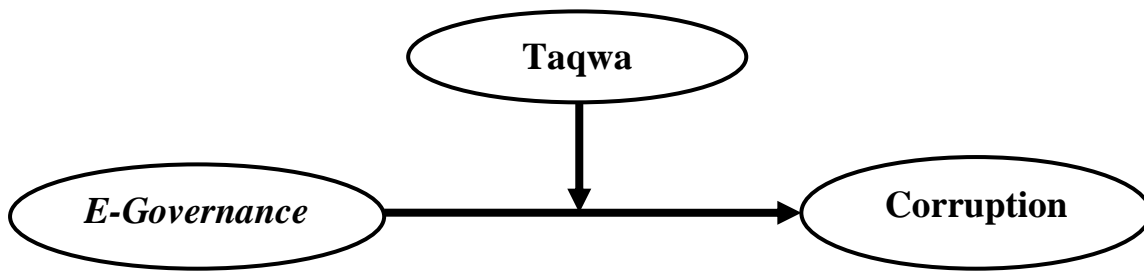
Based on explanation as mentioned above, theoretical framework can be depicted briefly as follows:



Figur 3 : Theoretical framework

8.2. Proposal of Research Model.

Based on theoretical framework as presented above, I propose a research model based on theory and results of previous studies. These model is a combination of e-governance and *taqwa*. The development of *taqwa* concept as an indicator to prevent corruption are not do by many people. So, with all humility, the author proposes a research model as follows:



Figur 4: Proposal of Research Model

8.3. Hypothesis Development.

8.3.1. E-governance effect to Corruption.

E-governance is one of government initiatives intended to improve public services. The development of ICTs has enabled implementation of transparency and efficiency. Implementation successful of e-governance will reduce opportunities for corruption act.

The results of previous studies such as Iqbal and Seo (2008), Iqbal (2010), Rotchanakitumnuai (2013) and Pathak, Singh, Belwal, Nas, and Smith (2007) have shown that e-governance able to reduce and prevent corruption.

Based on a literature review on e-governance, ICTs, and corruption then hypothesis can be drawn as follows:

Hypothesis 1 :

E-governance implementation has negatively affect to corruption.

8.3.2. *Taqwa* moderate the relationship between e-governance implementation and corruption.

Religious value is a value that inspires confidence, belief and faith and piety someone. If the religious values have penetrate into the heart of individual and merge in his body, then individual will feel that all activities in the world is overseen by the Lord and all actions will be asked accountable in this world and in hereafter. Therefore, it is rational that corruption act has a logical consequence. In other words, there must be a retaliation for acts. Retaliation could happen in the world and it could happen in hereafter.

Ajzen (2005) used Theory of Planned Behavior (TPB) to predict the behavior of individuals associated with decision to act ethically or unethically. Ajzen (2005) added a background factors as one of factors that affect planned behavior. This background factors is Personal, Social and Information. Personal factors is a person's general attitude towards

something, including personality traits, values of life, emotional, and intellectual capital. Social factors is containing gender, ethnicity, education, income and religion. While factors related information is experience, knowledge and exposure to the media. Research done by Er(2008) and Gokcekus(2007) show that religious observance has an impact on corruption level.

Watley and May (2004) succeeded in developing research on ethical behavior intention to link moral values as a moderating variable. Likewise, Jones (1991) stated that the intention of ethical behavior is related to the intensity of the moral. Moral intensity can be defined as a person's tendency to obey or violate moral values. Moral intensity can strengthen or weaken individual ethical decision making. In Islamic context, Moral is often interpreted as a character. This means that the individual character can strengthen or weaken the ethical decision making.

Based on the study of *taqwa*, e-governance and corruption, then the hypothesis is as follows:

Hypothesis 2 :

Taqwa moderate the relationship between e-governance and corruption.

9. OPERATIONAL DEFINITION and VARIABLE MEASUREMENTS

No.	Variabel Name	Operational Definition, Dimension and Indicator.	Theoretical explanations
1.	<i>Taqwa</i>	Religious people who have five dimensions i.e. ideological, ritualistic, intellectual, experiential, and consequential. Measured by : 16 indicators (Sholeh 2008)	Yeganeh (2014); Barr dan Serra (2010); Seleim dan Bontis (2009).

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