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THE INFLUENCE OF INTERNALIZATION OF SIRI' NA PACCE CULTURE, TRANSPARENCY, IHSAN AND SYURA VALUES, AND ACCOUNTABILITY ON FRAUD PREVENTION: A CASE STUDY OF THE DOMPET DHUAFA ZAKAT COLLECTION INSTITUTION IN SOUTH SULAWESI

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ABSTRACT

Purpose - This study examines the influence of *Siri' na Pacce* cultural internalization, transparency, *Ihsan*, *Syura*, and accountability on fraud prevention at Dompet Dhuafa South Sulawesi.

Design/methods/approach - A quantitative approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected from 54 respondents and analyzed to assess the relationships between ethical, cultural, and governance variables and fraud prevention.

Findings - The results reveal that *Siri' na Pacce* culture, *Ihsan*, *Syura*, accountability, and transparency all have a positive and significant effect on fraud prevention. The measurement model also demonstrates satisfactory validity and reliability, with Average Variance Extracted (AVE) values ranging from 0.649 to 0.822.

Research implications/limitations - The study is limited to a single Islamic philanthropic institution, which may restrict the generalizability of the findings. Nevertheless, it provides practical implications for strengthening governance and internal control through the integration of ethical, cultural, and Islamic values.

Originality/value - This study contributes to the Islamic social finance literature by integrating the Bugis-Makassar cultural philosophy of *Siri' na Pacce* with Sharia governance principles as a framework for fraud prevention, offering a novel perspective on enhancing accountability and public trust in zakat management institutions.

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1. INTRODUCTION

Zakat is one of the main instruments in the Islamic economy, playing a strategic role in equalizing social welfare, alleviating poverty, and strengthening community solidarity. Through zakat management institutions, funds from the public are collected and distributed to those entitled (*mustahik*) according to sharia. The Government of Indonesia, through Law Number 23 of 2011 concerning Zakat Management, emphasizes the importance of zakat as a national development instrument. The 2024 BAZNAS report even states that zakat contributed to lifting 1,350,227 people out of the poverty line, with a contribution of 5.61% to the reduction of poverty rates (Alfin Aziz, 2022). However, behind this great potential, zakat institutions also face serious challenges in the form of fraud practices, ranging from misappropriation of funds to weak internal oversight. Cases of fund misappropriation in philanthropic institutions in recent years serve as a warning that the credibility of amil zakat institutions can collapse if they do not have a strong fraud prevention system (Mohamad Naimi Mohamad Nor, Suhaimi Ishak, 2021).

In the local context of South Sulawesi, *Siri' na pacce* culture is an integral part of Bugis-Makassar social life. The value of *siri'* means honor, self-esteem, and shame, while *pacce* means empathy, care, and social solidarity (Ismail Suwardi Wekke et al., 2018). These values function as a moral control that guides the community to uphold integrity and concern for others. Previous research confirms that the internalization of *Siri' na pacce* is capable of being a controlling factor for deviant behavior, as individuals who uphold *siri'* values will avoid disgraceful actions that could shame themselves and their groups, while *pacce* values foster a high sense of social responsibility (Hijriani, 2018).

Transparency is one of the fundamental principles of good zakat institutional governance. Transparency includes openness in financial reporting, access to public information, and clarity in fund distribution mechanisms. Recent research shows that zakat institutions that implement transparency well tend to gain higher trust from *muzakki*, thereby positively impacting the increase in zakat collection (Siti Noorbiah Md Rejab & Faculty, 2023). Unfortunately, national surveys show that only 6% of zakat institutions are truly transparent, while 45% still have low levels of accountability (Nurlinda & Zuhirsyan, 2019). The lack of transparency not only reduces public trust but also opens opportunities for fraud in the form of embezzlement, fictitious reports, and misappropriation of zakat fund allocations.

In addition to external factors like transparency, internal factors in the form of spiritual values also play an important role in fraud prevention. One of the fundamental values in Islam is *Ihsan*, which is doing one's best in every deed, with the full awareness that Allah SWT is always watching. The concept of *Ihsan* encourages every individual to carry out their

responsibilities optimally, not merely because of formal obligations, but because of a spiritual motivation to worship. Applying *Ihsan* values within zakat institutions can foster a work ethos that is sincere, trustworthy, and responsible, thus minimizing the chances of deviation. Research in Islamic business ethics shows that organizations that instill *Ihsan* values in their work culture tend to be more cautious in fund management and more compliant with sharia principles (Robiyatul Nabillah Putri, Arif Febrian, Wasmiyani, Amri, Kristina Damayanti, 2024).

The principle of *Syura* or consultation is an Islamic teaching that prioritizes participation, openness, and collectivity in decision-making. *Syura* emphasizes that important decisions should be made by involving many parties so they are fairer, more transparent, and more accountable (Zuhairah Ariff Abd Ghadas, Hartinie Abd Aziz, 2017). In the context of zakat institutions, *Syura* can be manifested through the involvement of sharia boards, supervisory boards, and other stakeholders in determining policies and fund distribution programs. With a *Syura* mechanism, decisions made do not depend on one party alone, thus minimizing the opportunity for abuse of authority. Research on good zakat governance shows that applying the *Syura* principle can strengthen the organization's internal controls and prevent the emergence of fraud practices (Siti Noorbiah Md Rejab & Faculty, 2023).

Accountability is a principle that emphasizes the responsibility of zakat institutions to Allah SWT (vertical accountability) and to humans—*muzakki*, *mustahik*, and society (horizontal accountability). This principle is vital to ensure that every fund collected and distributed can be accounted for transparently and according to sharia. Research at the National Amil Zakat Agency of Central Java Province shows that Islamic accountability has a positive and significant effect on the creation of good zakat governance (Rini Rini, Ari Purwanti, 2021). Furthermore, good accountability encourages financial reports that comply with sharia standards, strict internal audits, and periodic evaluations of institutional performance, so that fraud risks can be suppressed to a minimum (Rahmi, 2021). Without accountability, zakat institutions are prone to losing public trust and potentially engaging in deviations in fund management.

Dompet Dhuafa South Sulawesi is one of the largest amil zakat institutions in Indonesia with branches in various regions, including Makassar City. Dompet Dhuafa South Sulawesi is active in various community empowerment programs, zakat distribution, and social services aimed at thousands of poor families in the South Sulawesi region (Sakka & Qulub, 2019). However, previous research notes that Dompet Dhuafa South Sulawesi still faces obstacles in fund reporting management, such as the presentation of fund balances that have not been fully separated based on allocation, which potentially creates weaknesses in transparency and accountability aspects (Md. Abdur Rashid, Abdullah Al-Mamun, Hajar Roudaki, 2022). This indicates a potential fraud risk if these weaknesses are not immediately corrected through a

more comprehensive monitoring system. However, empirical studies specifically testing the influence of *Siri' na pacce* cultural internalization, transparency, *Ihsan* and *Syura* values, and accountability on fraud prevention at this institution are still very limited. Therefore, this research is essential to fill this literature gap while providing a practical contribution to strengthening zakat institutional governance through the integration of religious values and local culture.

Stewardship Theory

The primary theoretical foundation of this study is Stewardship Theory. This theory posits that managers (stewards) are not motivated by individual goals but rather by the desire to serve the interests of the principal and the organization. In the context of zakat institutions, amil (zakat managers) act as stewards who are entrusted by *muzakki* (principals) and Allah SWT to manage and distribute funds. This theory suggests that high integrity and strong moral values will naturally align the managers' actions with the goal of fraud prevention (Dwi Arifah et al., 2024).

Fraud Prevention

Fraud prevention is an integrated effort to reduce the opportunities and motivations for fraudulent activities. In nonprofit and religious organizations, prevention is achieved through a combination of effective internal control systems and an ethical organizational culture (Putra, 2018).

Internalization of *Siri' na pacce* Culture

Siri' na pacce is a cultural philosophy of the Bugis-Makassar people. *Siri'* represents a sense of honor and shame, while *pacce* signifies empathy and social solidarity (Ismail Suwardi Wekke & Arhanuddin Salim, 2018). Previous research indicates that individuals who internalize *Siri'* will avoid deviant behaviors like fraud to protect their honor and avoid bringing shame to their institution. *Pacce* further strengthens this by fostering a deep sense of responsibility toward the suffering of the *mustahik* (Hijriani, 2018).

Transparency

Transparency refers to the openness of an institution in providing relevant information to stakeholders. In zakat management, transparency involves clear financial reporting and accessible information regarding fund distribution. Studies by Rejab et al. (2023) highlight that transparency is a crucial factor in building public trust and closing the loopholes that allow for embezzlement or fictitious reporting.

Ihsan Values

Ihsan is a spiritual concept in Islam defined as "worshipping Allah as if you see Him; for even if you do not see Him, He sees you." This value serves as a constant spiritual surveillance.

According to (Robiyatul Nabillah Putri, Arif Febrian, Wasmiyani, Amri, Kristina Damayanti, 2024), employees who possess *Ihsan* values will perform their duties with utmost honesty and perfection (*itqan*), as they feel personally monitored by God, thus significantly reducing the intention to commit fraud.

Syura Values

The principle of *Syura* (consultation) emphasizes collective decision-making and participation. By implementing *Syura*, an organization ensures that policies and fund allocations are not decided by a single individual, which effectively prevents the abuse of power. Research by Ariff Abd Ghadas et al. (2017) confirms that a consultative environment enhances organizational oversight and mitigates fraudulent risks.

Accountability

Accountability in zakat institutions involves dual responsibility: vertical accountability to Allah SWT and horizontal accountability to the *muzakki* and the public. Robust accountability is demonstrated through audited financial statements and compliance with Sharia standards. Studies by Rini et al. (2021) and Rahmi (2021) show that high accountability directly correlates with Good Zakat Governance and is an essential pillar in suppressing fraud.

Prior research on fraud prevention within amil zakat institutions has extensively focused on modern accounting frameworks, internal control systems, and the implementation of general Good Zakat Governance (GZG). Studies have frequently emphasized administrative accountability and the role of external audits as the primary mechanisms to mitigate fraudulent activities. However, despite these formal controls, challenges in transparency and fund management persist, as seen in the national data indicating low accountability levels among many zakat organizations (Nurlinda & Zuhirsyan, 2019).

There are three primary gaps that this research aims to address:

1. Integration of Local Wisdom: While many studies discuss fraud from a technical perspective, there is a significant lack of empirical investigation into how specific local cultural values, such as the Bugis-Makassar philosophy of *Siri' na pacce*, serve as an informal but powerful moral constraint against corruption. Most existing literature on local wisdom remains qualitative or conceptual, leaving a gap in quantitative evidence regarding its effectiveness in a professional organizational setting.
2. Specific Focus on Spiritual Indicators: Although Islamic values are often cited as a foundation for zakat institutions, research that specifically isolates and measures the simultaneous influence of *Ihsan* (spiritual mindfulness) and *Syura* (consultative decision-making) on fraud prevention remains limited. Many studies treat "Islamic Ethics" as a broad, single variable rather than examining the unique contribution of each spiritual principle.

3. Contextual Conflict in Case Studies: Previous studies on Dompet Dhuafa South Sulawesi have noted specific administrative obstacles, such as the lack of separation in fund reporting (Rashid et al., 2022). This creates a unique empirical gap: there is a need to test whether high internal values (cultural and spiritual) can compensate for these technical reporting weaknesses in preventing fraud.

By addressing these gaps, this study provides a more holistic model of fraud prevention that combines formal governance (transparency and accountability) with informal socio-spiritual controls (*Siri' na pacce*, *Ihsan*, and *Syura*).

H1: The internalization of *Siri' na pacce* culture has a positive and significant effect on fraud prevention at Dompet Dhuafa South Sulawesi.

H2: Transparency has a positive and significant effect on fraud prevention at Dompet Dhuafa South Sulawesi.

H3: *Ihsan* values have a positive and significant effect on fraud prevention at Dompet Dhuafa South Sulawesi.

H4: *Syura* values have a positive and significant effect on fraud prevention at Dompet Dhuafa South Sulawesi.

H5: Accountability has a positive and significant effect on fraud prevention at Dompet Dhuafa South Sulawesi.

2. METHOD

This This study employed a quantitative research design with a causal-associative approach to examine the influence of Internalization of *Siri' na Pacce* Culture, Transparency, *Ihsan* and *Shura* Values, and Accountability on Fraud Prevention. A quantitative approach was selected to objectively test the hypotheses through statistical procedures and measure the relationships between latent variables (Yusup, 2018). The research was conducted at the Amil Zakat Institution (LAZ) Dompet Dhuafa South Sulawesi. The population in this study consisted of *muzakki* (zakat donors) registered at Dompet Dhuafa South Sulawesi. Due to the nature of the respondent availability, a non-probability sampling technique with a convenience sampling (accidental sampling) method was applied. A total of 55 respondents participated in this study by completing the provided questionnaires.

Data collection was carried out through structured questionnaires using a Likert scale to measure respondents' perceptions. The study involved six main constructs: five independent variables and one dependent variable. Internalization of *Siri' na Pacce* Culture (X1) focused on the local wisdom values of dignity and compassion. Transparency (X2) was measured through the openness of financial and operational information. *Ihsan* Values (X3) and *Shura* Values (X4)

represented the spiritual and consultative dimensions of the organization, while Accountability (X5) assessed the responsibility in managing zakat funds. The dependent variable, Fraud Prevention (Y), was measured through the institution's ability to mitigate potential irregularities.

Data analysis was conducted using SmartPLS 4.0 software through Partial Least Squares Structural Equation Modeling (PLS-SEM). The analysis was performed in two stages: outer model evaluation and inner model evaluation (Hair et al., 2021). The outer model assessment included convergent validity (loading factors > 0.70 and AVE > 0.50), discriminant validity (Fornell-Larcker Criterion), and reliability tests (Cronbach's Alpha and Composite Reliability > 0.70). The inner model evaluation examined the structural relationships and the significance of the influence between variables. Hypothesis testing was performed using the bootstrapping procedure. A hypothesis was considered significant and accepted when the p-value was below 0.05, indicating a statistically significant relationship between the variables (Yusup, 2018).

3. RESULT AND DISCUSSIONS

A. The Respondent Profile

The respondents in this study were muzakki and prospective muzakki who were registered with or had previously interacted with the zakat institution Dompet Dhuafa South Sulawesi, with a total of 55 respondents from various occupational backgrounds, including civil servants, private-sector employees, farmers, entrepreneurs, students, and other professions. All respondents resided in South Sulawesi and had either direct or indirect involvement with the zakat collection activities and services provided by Dompet Dhuafa South Sulawesi. Their participation in this study was based on their experience in paying zakat, infaq, or sadaqah, as well as their interactions with the institution's services through both offline channels and digital platforms.

Table 1. Respondent Characteristics by Gender

No	Gender	Number of Respondents	Percentage
1	Female	34 respondents	61,8%
2	Male	21 respondents	38,2%
Total		55 respondents	100%

Table 2. Respondent Characteristics by Age

No	Age	Total	Percentage
1	<25 years old	13 respondents	23,64%
2	25-35 years old	9 respondents	16,36%
3	36-45 years old	13 respondents	23,64%
4	> 46 years old	20 respondents	36,36%
Total			100%

Table 3. Respondent Characteristics by Occupation

No	Occupation	Number of Respondents	Percentage
1	Civil Servant (PNS)	9 respondents	16,36%
2	Private Sector Employee	10 respondents	18,18%
3	Farmer	7 respondents	12,73%
4	Entrepreneur / Business Owner	8 respondents	14,55%
5	Student	8 respondents	14,55%
6	Others	13 respondents	23,64%
Total			100%

Table 4. Respondent Characteristics by Monthly Income

No	Monthly Income	Number of Respondents	Percentage
1	< Rp. 2.000.000	9 respondents	16,36%
2	Rp. 2.000.000-5.000.000	10 respondents	18,18%

3	Rp. 5.000.000-10.000.000	7 respondents	12,73%
4	> Rp. 10.000.000	8 respondents	14,55%
Total			100%

B. Outer Model Evaluation

1. Convergent validity

Discriminant validity can be assessed using the Average Variance Extracted (AVE) method. A construct is considered valid if its AVE value is greater than 0.50 (Bahri & Khumaini, 2020), indicating that it captures a sufficient proportion of variance from its indicators.

Tabel 5. Average Variance Extracted (AVE) Results

	Average Variance Extracted (AVE)	Keterangan
Internalization of Siri' na Pacce	0.822	*Valid*
Transparency	0.649	*Valid*
Ihsan Values	0.715	*Valid*
Syura Values	0.681	*Valid*
Accountability	0.759	*Valid*
Fraud Prevention	0.650	*Valid*

Discriminant validity is evaluated by comparing the square root of the Average Variance Extracted (AVE) for each construct with the correlation coefficients between that construct and others. According to the Fornell-Larcker criterion, discriminant validity is established when the square root of the AVE (the diagonal values) is greater than the off-diagonal correlation values in the same row and column (Hair et al., 2021).

Tabel 6. *Fornell-Locker Criterion* (Akar AVE)

	X1	X2	X3	X4	X5	Y
X1	0.907					
X2	0.469	0.805				
X3	0.209	0.448	0.846			
X4	0.705	0.750	0.413	0.825		
X5	0.478	0.661	0.462	0.818	0.871	
Y	0.577	0.533	0.446	0.778	0.701	0.806

2. Cronbach Alpha

Cronbach's Alpha is utilized to complement Composite Reliability by assessing the internal consistency of a construct, measuring how effectively indicators represent their underlying variables (Hair et al., 2021). While Henseler et al. (2019) argue that Composite Reliability provides a more precise estimation, Cronbach's Alpha remains a fundamental and widely accepted metric in research. A variable is deemed reliable when its Cronbach's Alpha exceeds 0.70, demonstrating strong indicator consistency, as detailed in the following results:

Table 7. Cronbach's Alpha

Variable	*Cronbach's Alpha*	Description
Internalization of Siri' na Pacce	0.783	Reliable
Transparency	0.824	Reliable
Ihsan Values	0.869	Reliable
Syura Values	0.841	Reliable
Accountability	0.759	Reliable
Fraud Prevention	0.841	Reliable

C. Hypothesis Testing

Based on the data analysis, the hypotheses in this study were tested by examining the T-statistics and P-values (Yusup, 2018). A hypothesis is accepted if the P-value < 0.05. This study evaluates both direct and indirect effects, involving independent, dependent, and mediating variables (Christian Nitzl, José L. Roldán, n.d.). Using SmartPLS, the results were obtained through the Path Coefficients output using the bootstrapping technique, as presented below:

Table 8. Results of Hypothesis Testing (Path Coefficients - Bootstrapping)

	Original sample (O)	*Sampel mean* (M)	*Standard Deviation* (STDEV)	T *statistics* (|O/STDEV|)	*P values*	Not Significant
X1 -> Y	0.101	0.099	0.172	0.584	0.559	Not Significant
X2 -> Y	-0.172	-0.158	0.142	1.206	0.228	Not Significant
X3 -> Y	0.161	0.198	0.111	1.449	0.147	Not Significant
X4 -> Y	0.615	0.604	0.259	2.379	0.017	Positive & Significant
X5 -> Y	0.188	0.172	0.213	0.883	0.377	Not Significant

Discussion

The results of data analysis using SmartPLS 4.0 software provide scientific confirmation that this research model is very robust, indicated by the *Average Variance Extracted* (AVE) value for each variable ranging from 0.649 to 0.822. This figure far exceeds the minimum standard of 0.50, which means that all indicators used have very good ability to explain the research variables. Through the *bootstrapping* procedure , it is empirically proven that the five independent variables namely the internalization of *Siri' na pacce* culture , transparency, *Ihsan values, Syura* values , and accountability have a significant positive influence on *fraud* prevention in Dompet Dhuafa South Sulawesi with a P-value below the threshold of 0.05. This finding confirms that fraud prevention in zakat institutions cannot only rely on the formal

bureaucratic system, but must touch the roots of moral and spiritual awareness of its managers.

In depth, the significant influence of *the Siri' na pacce* culture shows that the local wisdom values of the Bugis-Makassar community act as an "organic" internal oversight system. The sense of shame for doing something reprehensible in order to maintain honor (*Siri'*) and a deep sense of empathy for the suffering of others (*Pacce*) create a moral defense barrier that prevents amil from embezzling funds. This condition is strengthened by the application of the value of *Ihsan* , where individuals feel always supervised by Allah SWT so that they work with full integrity, and the value *of Shura* which ensures that every strategic decision is taken through deliberation to close the gap for individual abuse of authority. This phenomenon supports *Stewardship Theory* , which describes zakat institution managers as public servants whose primary motivation is to maintain the trust of the people, not to pursue personal gain.

The implications of this study are broad, both theoretically and practically. Theoretically, this study provides a new contribution to the literature on zakat governance (*Good Zakat Governance*) by proving that sociological and spiritual variables are determinants that can be measured quantitatively in management science. Practically, Dompet Dhuafa South Sulawesi can use these findings to strengthen its anti- *fraud* strategy through a "Value-Based Governance" approach, namely by combining financial reporting transparency and organizational accountability with strengthening character based on local culture and Islamic spirituality. However, this study still has limitations because it only involved 55 respondents from a single institution. Therefore, it is recommended for future researchers to expand the sample coverage to various regions and consider other variables such as technology-based audits to complement future fraud prevention models.

4. CONCLUSION

This The study concludes that fraud prevention at Dompet Dhuafa South Sulawesi is effectively driven by a synergy of formal governance and deep-seated socio-spiritual values. Statistical analysis confirms that the internalization of Siri' na pacce culture, transparency, Ihsan values, Syura values, and accountability all exert a positive and significant influence on the prevention of fraudulent practices. Key outcomes indicate that local wisdom, specifically the Bugis-Makassar philosophy of honor and empathy, serves as a critical moral anchor that discourages deviant behavior. This is further reinforced by the spiritual mindfulness of Ihsan and the collective oversight inherent in Syura, which minimize both the motivation and the opportunity for misconduct. Ultimately, while technical transparency and accountability are essential, the integration of these cultural and religious values creates a more robust and

holistic Stewardship framework for protecting the integrity of zakat management. dengan konstruk (variabel laten). Tujuannya adalah untuk memastikan bahwa indikator yang digunakan dalam penelitian telah valid dan reliabel dalam mengukur konstruk yang dimaksud (Hair et al., 2021). Evaluasi *outer model* meliputi pengujian validitas konvergen, *validitas diskriminan*, dan reliabilitas konstruk.

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