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THE "DEATH" OF FRAUD THEORY IN THE VIEW OF ISLAMIC PERSPECTIVE

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Abstract: *Conventional fraud theories, from the Fraud Triangle to its successive evolutions, have reached a saturation point in explaining the opportunistic behavior of modern individuals. Despite increasingly sophisticated audit mechanisms and regulatory frameworks, financial fraud scandals persist, indicating a fundamental gap in the prevailing paradigm. This study proposes the proposition "The Death of Fraud Theory" through an Integrative Literature Review (ILR) that synthesizes findings across accounting, neuropsychology, and Islamic theology. The study argues that conventional fraud theory loses its predictive power when applied to individuals who have reached moral and spiritual maturity, particularly at the age threshold of 40 years. At this phase, character crystallization—supported by neuropsychological evidence of brain maturity in moral judgment areas (Wright, 2015) and corroborated by QS. Al-Ahqaf: 15—renders the variables of pressure, opportunity, and rationalization effectively inoperative. The study further introduces the Equilibrium of Intention model, in which the internalization of transcendental values, specifically Wara' (mindful restraint) and Muraqabah (awareness of divine supervision), functions as a cognitive filter that permanently deactivates the moral justification mechanism underlying fraudulent behavior. Empirical validation from Simbolon (2025) on Indonesian provincial governance strengthens this proposition. This study contributes a paradigm shift from mechanistic-detective control to transcendental-preventive control, offering a novel multidisciplinary framework for fraud mitigation rooted in individual moral independence.*

Keywords: Fraud Theory, Moral Maturity, Wara' and Muraqabah, Equilibrium of Intention.

1. Introduction

The dynamics of global corporate governance over the past few decades have been marked by an alarming paradox: amid increasingly stringent audit standards and increasingly complex regulations, financial reporting fraud scandals continue to occur with alarming frequency. Although audit quality has reached very high standards—as reflected in proxies of competence

and independence in the framework of DeFond and Zhang (2014)—systemic failures at large, cross-continental companies continue to escalate, from the cases of Enron and WorldCom in the United States to Parmalat in Europe. According to Soltani's (2014) analysis, this phenomenon indicates a "*ceiling effect*" in external control mechanisms. No matter how sophisticated the audit and regulatory procedures are designed, the system will always have loopholes that can be exploited if the main drivers of behavior go untouched.

This systemic failure has sparked fundamental criticism of the relevance of the prevailing conventional fraud theory. *The Fraud Triangle* and its evolution into *the Fraud Diamond, and so on, are* considered to have reached a saturation point in explaining the opportunistic behavior of modern humans. Free (2015) notes that these classical models tend to be static and mechanistic, failing to penetrate the "black box" of the perpetrator's mental processes, particularly the element of rationalization. The fragmentation in the accounting literature identified by Campa et al. (2023) further exacerbates this condition, in which the terminology and measures of fraud become misaligned between enforcers and auditors, leading prevention efforts to target only surface symptoms without addressing the pathological roots of behavioral deviations.

The inability of conventional theory to mitigate the risk of fraud is rooted in a neglect of the deep dimensions of behavioral psychology. Fraud is not simply the result of the interaction of opportunity and pressure, but rather the product of a mental process involving Moral Justification (Çollaku et al., 2024) and the Transfer of Responsibility (Sánchez-Medina et al., 2024). In the midst of an individual's anomalous condition—a void of moral values—a person with high capabilities and dark personality traits (*Dark Triad*), such as Machiavellianism and Psychopathy (Harrison et al., 2016), will always find a way to break down organizational defences. This shows that the real defence of an organization does not lie in the layer of physical audit, but in the moral independence of the individual implementer.

One of the least explored yet crucial dimensions in character formation is the maturity factor of age. There is neurological and psychological evidence that the 40-year-old age threshold is a phase of character crystallization, in which brain development in the area of moral assessment reaches a point of functional maturity (Wright, 2015). Theologically, QS. Al-Ahqaf: 15 also hints at age 40 as the turning point of spiritual equilibrium, when the individual's orientation begins to shift from material pursuit to transcendental pleasure. The latest empirical evidence from Indonesia by Simbolon (2025) confirms that the age of top leadership is significantly correlated with integrity and transparency in fraud risk management. At this point, for individuals who have reached moral maturity, conventional theories of fraud lose their predictive power, or in other words, are declared "dead".

Based on the failure of these mainstream theories, this study proposes the proposition "The Death of Fraud Theory" through the reconstruction of the personal control paradigm. The focus of control must shift from external-mechanistic control. to Internalized Transcendental Control based on the Equilibrium of Intention and Wara' behavior. By integrating Islamic principles such as Amanah and Muraqabah (Amin et al., 2021), individual intentions are calibrated to shut down the rationalization process at the cognitive level. Through this approach, fraud is no longer seen as a risk that can only be detected, but rather as an action that can be mitigated absolutely through the spiritual independence of the individual who has reached the crystallization phase of upright character.

1.1 Research Objectives and Novelty

This research is designed to achieve the following objectives:

1. To critically evaluate the explanatory boundaries of the Fraud Triangle and its evolutionary model by identifying conceptual gaps in addressing the internal psychological dimensions of fraud perpetrators.
2. To examine the significance of the 40-year age threshold as a phase of character crystallization through the convergence of neuropsychological evidence and Qur'anic theological perspectives, proposing it as a contextual boundaries condition for the reduced predictive power of conventional fraud theory.
3. To formulate a conceptual Intention Model grounded in Wara's and Muraqabah behavior as a proposed spiritual cognitive mechanism capable of disrupting the moral justificatory process underlying fraudulent behavior.

The novelty of this research occupies a distinctive academic position relative to the mainstream fraud literature and prior sharia accounting research. The contribution of originality of this research lies in three fundamental aspects:

1. Multidisciplinary Integration: Accounting, Neuropsychology, and Theology. The main novelty of this research lies in the synchronization between the biological evidence of human brain maturation (Wright, 2015) and the transcendental cues in the Qur'an (QS. Al-Ahqaf: 15). Previous studies have generally treated age only as a statistical control variable. In this research, the age threshold of 40 years was raised as a central variable, which is scientifically a phase of *character crystallization*. The use of neuropsychological evidence to explain moral stability in accounting is a very rare and novel approach in the behavioral accounting literature.
2. Radical Deconstruction through the Proposition "The Death of Fraud Theory". Unlike most previous research, which tends to expand the Fraud Triangle by adding external variables (as in the Diamond, Pentagon, and Hexagon models), this study takes a deconstructive approach. The researchers argue that adding new elements to conventional models is no longer effective if it does not touch the root of the intention. By declaring the "death" of conventional Fraud theories in a given individual, this study offers a paradigm shift from mechanistic-detective control to transcendental-preventive control.
3. The formulation of the "Equilibrium of Intention" Model through Wara's behavior. This study introduces the concept of the equilibrium of intention as the primary determinant capable of deactivating the mechanisms of "Rationalization" and "Moral Justification" (Çollaku, 2024). While previous sharia accounting research often stops at the normative-ethical level, this research provides an operational basis for how transcendental values such as Wara' and Muraqabah (Amin et al., 2021) function as a "cognitive filter" that mitigates the risk of fraud in absolute terms before action occurs.

Through the integration of the latest findings from Simbolon (2025) on leadership integrity in Indonesia and the critique of theoretical fragmentation by Campa et al. (2023), this study presents an unprecedented synthesis—a reconstruction of the Management Control System centred on the moral independence of individuals who have reached the phase of perfect maturity.

2. Literature review

The literature review in this study is not a static compilation of theoretical definitions, but rather a critical dialectic that maps the evolution, saturation, and stopping point of the conventional fraud paradigm. Given that the main thesis of this study concerns the "death" of fraud theory at a certain maturity threshold, this chapter will present a multidisciplinary synthesis that links the mainstream accounting literature to cutting-edge findings in neuropsychology and Islamic transcendental ethics.

The discussion begins by dissecting the anatomy of classical fraud theory to identify explanatory gaps that mechanistic models have so far failed to overcome. Furthermore, the literature on audit quality and management control systems is explored not to reinforce its position, but rather to show the "ceiling of effectiveness" of external controls in the face of the complexity of human behavior. As the core of the theoretical reconstruction, it will explore the literature on the crystallization of character in maturity and how transcendental values such as *Wara'* and *Muraqabah* function as key determinants that go beyond conventional fraud variables. Through this mapping, a new framework of thought will be built to justify the urgency of the paradigm shift from detective surveillance to an internalized equilibrium of intentions.

2.1 The Evolution and Impasse of Conventional Fraud Theory

The discourse on accounting fraud has long been guided by classification models that seek to map the drivers of deviant behavior. Donald Cressey (1953) laid the foundation for this theory with *the Fraud Triangle*, which identified three key elements: pressure, opportunity, and rationalization. For decades, this model has been the gold standard in the auditing and criminology literature for understanding why an individual once believed to be a fraudster can become one.

Along with the complexity of corporate scandals, this theory underwent a mechanistic evolution through the addition of new variables. Wolfe and Hermanson (2004) introduced *the Fraud Diamond by adding the capability element, followed by the Pentagon model to Hexagon,* which included elements of *arrogance* and *collusion*. However, the addition of these variables tends to expand only the spectrum of external attributes, without actually addressing the internal mechanisms that drive the perpetrator's intentions.

Free (2015) offers a fundamental critique: conventional fraud theories are too static and often treat elements of rationalization as untouched "black boxes". The classical model fails to explain how an individual's mental processes operate in moral justification before an action is performed. This reliance on mechanistic models means that fraud prevention systems are often reactive and only effective at the surface level.

In line with this view, criticism of these models has now reached a culmination point referred to as the "explanatory impasse". Campa et al. (2023), in a review of the accounting literature, revealed tremendous heterogeneity and fragmentation in the terms, concepts, and measures used to capture fraud. This inconsistency in terminology reflects the mainstream literature's difficulty in building a stable theoretical consensus. In addition, many quantitative studies rely on superficial proxies and lack detail in analysing the stages of fraud in their entirety.

This impasse signifies that adding new elements to the "triangle" or "n-side" of Fraud no longer provides significant value. When conventional theories can capture only external attributes but fail to understand the dynamics of individual intentions and moral maturity, they are deemed to have reached the nadir of their effectiveness. This underscores the urgency of deconstructing towards a new paradigm that prioritizes the stability of intent over the mere manipulation of systemic opportunities.

2.2 Dynamics of Behavioral Psychology and Moral Justification

The failure of mechanistic control systems to detect fraud is often rooted in a neglect of the complex dynamics of behavioral psychology. In the conventional Fraud literature, the element of rationalization is often positioned as the most difficult variable to measure because it is internal and subjective. However, recent developments in behavioral psychology show that Fraud is not simply the result of financial pressure, but rather a product of cognitive processes that allow individuals to violate ethical norms without damaging their self-image as honest people.

This dynamic becomes dangerous when interacting with dark personality traits or *the Dark Triad*. Harrison et al. (2016) explain that individuals with high levels of Machiavellianism, narcissism, and psychopathy have a greater tendency to commit manipulation and Fraud. Machiavellian characteristics, for example, allow individuals to ignore ethical constraints to achieve the end goal, while narcissism fosters a sense of entitlement that facilitates moral justification. The presence of these traits in the top management structure creates inherent risks that cannot be mitigated through procedural audit alone.

Çollaku et al. (2024) assert that opportunistic impulses or *selfishness* do not automatically trigger acts of Fraud. Fraud will be recognized only if the individual succeeds in carrying out Moral Justification. This process involves cognitive restructuring, in which unethical actions are transformed into morally acceptable ones in the perpetrator's mind. Without the ability to justify this, individuals will experience cognitive dissonance that prevents them from acting on the fraud despite the great opportunity.

In addition to moral justification, another commonly used psychological mechanism is the Displacement *of Responsibility*. Newman et al. (2024) highlight that in organizations experiencing anomie or value vacuums, individuals tend to relinquish their moral responsibility to others or to blame the system's injustice as a justification for their actions. In this context, the element of opportunity in *the Fraud Triangle* is no longer seen as a mere systemic loophole, but rather as a cognitive space in which individuals feel "entitled" to exploit the system for personal gain.

This understanding of psychological dynamics strengthens the argument about the "death" of conventional atomistic Fraud theories. As long as the control system focuses only on physical prevention and administrative detection, without addressing the mechanisms of moral justification at the cognitive level, Fraud will continue to occur. This requires intervention at the level of intention and character formation that can permanently break the chain of moral justification.

2.3 Audit Quality and External Control Limitations

Fraud mitigation efforts in accounting practice often rest on the premise that high audit quality is the main bulwark of defence. Audit quality, as defined in the framework of DeFond and Zhang (2014), is the provision of greater assurance regarding the integrity of financial statements. This standard is generally measured through various proxies such as the use of Big "n" Public Accounting Firms, auditor industry specializations, and audit *tenure engagement* periods. In this perspective, a quality audit is considered capable of detecting material anomalies and ensuring compliance with applicable accounting standards.

However, overreliance on external audit quality poses serious challenges in the face of global financial scandals. Soltani's (2014) analysis of the anatomy of failure in large corporations such as Enron, WorldCom, and Parmalat reveals a consistent pattern: these companies have engaged highly reputable auditors who meet conventional audit quality criteria, yet failures have persisted on a massive scale. This proves the existence of a "*ceiling* effect" in external control. External audits, however high-quality they may be, have inherent limitations in detecting collusive fraud that involves manipulation of top-level management.

This weakness of external control is exacerbated by the low level of maturity of internal investigations within the organization. Gottschalk (2017) notes that the fraud investigation process is often reactive and superficial, with a primary focus on formal disclosure rather than conducting an in-depth investigation into the root causes of the behavior. This immaturity of internal investigations creates a disproportionate burden on external auditors, who are not functionally designed to be the primary law enforcers in detecting hidden criminal intent.

These limitations confirm that external controls and procedural audits are merely administrative instruments, not powerful enough to stem sophisticated fraudulent intent. When a high-quality audited system fails to detect organized fraud, it signals that the control paradigm must shift from mechanistic-procedural oversight to oversight that touches on the internal dimensions of the perpetrator. The death of conventional fraud theory in this context is evident in the inability of external audit standards to guarantee the integrity of financial statements in the absence of a righteous equilibrium of intent among the organization's key actors.

2.4 The Convergence of Neuropsychology and Islamic Theology: Scientific and Spiritual Foundations of Moral Maturity

One of the fundamental arguments in the reconstruction of fraud theory is the shift from mere behavioral observation to an understanding of the biological basis underlying ethical decision-making. So far, accounting research has tended to treat age as a chronological control variable without exploring the significance of brain development behind it. However, findings in neuropsychology add a new dimension to the development of human moral maturity with age.

Wright (2015) provides crucial neurological evidence regarding the role of certain brain areas in moral judgment. His research highlights activity in the 'posterior superior temporal sulcus' (**pSTS**) and 'temporoparietal junction' (**TPJ**), two areas responsible for social cognition, evaluating the intentions of others, and assessing the moral impact of an action. Wright found that these areas undergo significant functional development until they reach maturity in the mature phase. In this phase, individuals tend to develop what is termed moral

novelty—a more complex and stable ethical consciousness that allows them to place the values of integrity above short-term opportunistic impulses.

This biological maturity is directly proportional to personality stability. Harrison et al. (2016) explain that human personality traits, including elements in *the Dark Triad* (Machiavellianism, narcissism, and psychopathy), tend to reach the point of *character crystallization* as individuals enter mature adulthood. Before this threshold, a person's character is still plastic and more susceptible to environmental influences, pressures, and opportunities. However, after crossing that threshold—especially at around age 40—individual patterns of behavior and moral commitment tend to settle and become difficult to shift.

The significance of this age is also reflected in corporate leadership behavior. Schnatterly et al. (2018), in their study on CEO demographics, found that age correlates with the probability of involvement in illegal acts. Leaders who are more mature in age generally have a longer time horizon and an established reputation, which psychologically acts as a natural barrier to Fraud behavior. This suggests that biological and psychological maturity at age 40 creates a very strong internal filter.

The integration of these neuropsychological findings provides the scientific foundation for the "death" thesis of conventional fraud theory. If at the age of 40 an individual has crystallized an honest character, then the external stimulus in the form of opportunities and pressures that are the pillars *of the Fraud Triangle no* longer have effective mobilization. At this point, ethical behavior is no longer the result of a calculation of legal risks, but rather a manifestation of cognitive function and character stability that has reached its equilibrium.

2.5 Transcendental Accounting Perspectives and Islamic Ethics

Transcendental accounting is a paradigm that places God at the center of all forms of accountability. From this perspective, the failure of conventional fraud theory to mitigate risk stems from its neglect of the spiritual dimension of agency relationships. To build a solid foundation of deconstruction, this section maps the principles of sharia into four key dimensions of fraud prevention:

2.5.1 Ontology of Truth and Integrity of Reporting

The main basis of financial reporting is fair *presentation*. In Islamic ethics, information manipulation or *creative accounting* constitutes a violation of QS. Al-Baqarah: 42, which prohibits the mixing of truth (*haq*) and falsehood. This is emphasized in QS. Al-Baqarah: 283, where concealing the truth of data or audit evidence is categorized as a "sin of the heart" (*aathimun qalbuhu*). Theoretically, this suggests that accountability in Islam is inherent in the individual's inner consciousness, not merely obedience to outward regulations.

2.5.2 Ethics of Measurement and Balance Sheet Justice (Al-Mizan)

Accounting fraud often occurs in valuation and estimation. Islam pays special attention to the accuracy of measurements through the concept of Al-Mizan. Based on QS. Ar-Rahman: 9 and QS. Asy-Shu'ara: 181-183, every "scale" or measurement should be done fairly without any

deduction (*tatfif*). In the context of modern accounting, this principle demands absolute objectivity in the valuation of assets and liabilities in order to prevent information asymmetry that can be detrimental to stakeholders.

2.5.3 Mitigation of Asset Misappropriation (Ghulul) and Corruption

The dimensions of asset misappropriation and corruption in the Fraud Triangle have been sharply articulated through *the concept of Ghulul*. QS. Ali 'Imran: 161 affirms that betrayal in matters of property (especially by those who hold authority) is an act that will be held physically and spiritually accountable on the last day. This is strengthened by the prohibition on eating unlawfully acquired property in QS. An-Nisa: 29, as well as the prohibition of *bribery* in QS. Al-Baqarah: 188. These verses provide the foundation for strengthening *Tone at the Top*, in which the organization's leadership is mandated to uphold non-negotiable trust.

2.5.4 Opportunistic Psychology and Transcendental Control

The root of the rationalization of fraud lies in the nature of opportunistic egoism. QS. Al-Mutaffifin: 1-6 dissects the psychology of the cheater who always demands full rights but ignores obligations. Prevention of this behavior is carried out through the activation of cognitive filters in the form of Muraqabah (supervised awareness) and Wara' (cautious attitude towards the *Syubhat* (=vague)). Amin et al. (2021) state that the internalization of these values creates a "self-audit" mechanism that is much more effective than any mechanistic internal control system.

As a theoretical summary, the following table maps the relationship between the verses and contemporary fraud risk:

Fraud Risk Dimension	Qur'an Surah (QS):	Theoretical Implications of Accounting
Information Asymmetry	QS. Al-Baqarah: 42 and 283	Prohibition of concealing material facts in financial statements.
Creative Accounting	QS. Ar-Rahman: 9	Obligation to maintain objectivity in valuation and estimation.
Asset Misappropriation	QS. Ali 'Imran: 161	Enforcement of the nature of *Amanah* (Trust) to prevent embezzlement of assets.
Corruption & Bribery	QS. Al-Baqarah: 188	Prohibition of abuse of authority for illicit gain.
Moral Justification	QS. Al-Mutaffifin: 1-6	Breaking the chain of rationalization through transcendental awareness.

2.6 Governance and Prevention of Fraud in a Local Context

Conventional fraud theories face more complex challenges when tested in the context of local governance in Indonesia. As a country with unique social, cultural, and regulatory characteristics, Indonesia is often a stage where formal control mechanisms fail to stem fraudulent practices. Although governments have implemented various policies to strengthen transparency and accountability, data show that fraud levels in both the public and private sectors remain high. This gives a strong indication that mechanistic control systems adopted from the Western paradigm often lose their spurs in the face of local realities.

Recent research by Simbolon (2025) provides highly relevant empirical evidence on the dynamics of fraud in Indonesian provincial governments during 2021-2023. Simbolon's findings confirm that transparency and accountability do not automatically lower fraud rates. The relationship is highly dependent on the Integrity variable, which serves as a moderator. This means that a transparent and accountable system will only be effective in preventing fraud if it is run by individuals with solid integrity. This is in line with the main thesis of this study that the "death" of the cheat theory occurs when the internal control of humans exceeds the sophistication of systemic control.

Furthermore, Simbolon (2025) found that the Governor's Age had a significant influence on the level of fraud. Leaders who are more mature tend to be better able to internalize the values of transparency and accountability and translate them into tangible actions. These local findings provide strong validation of the 40-year-old age threshold proposition as a phase of character crystallization. In Indonesia, where a paternalistic culture remains dominant, the tone at the top, rooted in the leader's maturity and integrity, is a much more decisive variable than mere administrative compliance.

In Indonesia's financial industry and value-based institutions, Islamic principles also play a crucial role as an instrument of local governance. Amin et al. (2021) highlight that preventing fraud in Indonesia is inseparable from the internalization of the attributes of the Prophet (Siddiq, Amanah, Tabligh, Fatonah). The use of these transcendental values has proven to be a more effective fortress against the temptation of fraud than conventional internal control systems, which often have loopholes. This strengthens the argument that an equilibrium of intention grounded in spirituality is an urgent need for the reconstruction of governance in Indonesia.

This synthesis of the local context shows that the failure of fraud prevention in Indonesia is often caused by dependence on the *Fraud Triangle* model, which assumes humans as rational-economic actors alone. By incorporating the variables of maturity, age, and transcendental integrity, local governance can transform into a more resilient system. The death of conventional fraud theory in the local Indonesian context was marked by a shift in focus from simply "fixing the rules" to "maturing the character" of the key actors in the system.

2.7 Mapping Previous Research

To provide a comprehensive overview of the position of this research within the roadmap of accounting fraud studies, this section maps out 16 elite articles that form the basis for deconstruction and theoretical reconstruction. The mapping is divided into five main clusters that show the evolution of thinking from systemic failure to transcendental solutions.

2.7.1 Cluster of Theoretical Criticism and Systemic Failure

This cluster emphasizes that conventional Fraud theories are in crisis. Free (2015) and Campa et al. (2023) are the main references that show the fragmentation of the concept and the failure of fraud theory to penetrate the psychological aspects of the perpetrator. This failure is empirically demonstrated by Soltani (2014) through an analysis of global corporate scandals that persist even when audit quality criteria, according to DeFond and Zhang (2014), have been met.

2.7.2 Cluster of Behavioral Psychology and Justification

The research in this cluster uncovered the mental mechanisms behind Fraud. Çollaku et al. (2024) and Sánchez-Medina et al. (2024) explain that Fraud requires "Moral Justification" and "Removal of responsibility." Meanwhile, Harrison et al. (2016) and Schnatterly et al. (2018) map how the nature of *the Dark Triad* and leaders' demographics influence the courage to commit illegal acts.

2.7.3 Cluster of Neuropsychology and Maturity of Age

This cluster is one of the pillars of this research's uniqueness. Wright (2015) provides a biological basis regarding the maturity of moral judgments in the brain, which is then linked to character stability in mature adulthood. This literature serves as a bridge, explaining why the age threshold of 40 years is a determining factor in integrity.

2.7.4 Cluster of Transcendental and Sharia Perspectives

This cluster offers solutions through Islamic values. Amin et al. (2021) and Al-Kahtani (2014) discuss the concepts of *Amanah*, *Muraqabah*, and *Wara'* as instruments of internal oversight that go beyond formal audits. These articles provide the foundation that the ultimate accountability is before the Creator.

2.7.5 Cluster on Local Context and Indonesian Governance

As a form of context validation, this cluster uses the findings of Simbolon (2025), which map the relationship between governors' age, integrity, and *fraud* mitigation in Indonesia. In addition, Setiawan et al. (2025) and Rustiarini (2019) provide perspectives on the dynamics of fraud in local institutions.

2.8 Research Framework

Based on the synthesis of the literature discussed, this research framework is built on the premise that conventional fraud theory has reached its explanatory breaking point. The proposed model of "The Death of Fraud Theory" connects three main dimensions: (1) the

Biological-Chronological Dimension (Age 40), (2) the Psychological-Cognitive Dimension (Equilibrium of Intention), and (3) the Spiritual-Transcendental Dimension (Wara').

In this framework, age 40 is considered the turning point of Character Crystallization. When an individual at this age reaches a straight Intention Equilibrium—that is, an intention that has been calibrated by the values of Amanah and Muraqabah—then the Wara' filter will automatically be activated. This filter helps break the "Moral Justification" process that perpetrators usually use to commit fraud. As a result, the elements *of opportunity* and pressure that underlie conventional fraud theories can no longer move the individual to deviate. At this point, conventional fraud theories are declared "dead" because they no longer have predictive power over the behavior of morally and spiritually mature individuals.

3. Research Methodology

This chapter outlines the methodological architecture used to construct the proposition "The Death of Fraud Theory". Given that this research aims to integrate different domains of science—accounting, neuropsychology, and theology—a framework is needed that goes beyond traditional literature review methods. The methodology in this chapter is designed to ensure that the process of deconstructing conventional Fraud theories and reconstructing the equilibrium model of intention is conducted with high academic rigor, yielding a valid and scientifically accountable synthesis.

3.1 Research Approach: Integrative Literature Review

This study uses the *Integrative Literature Review* (**ILR**) approach. The choice of this method is based on Torraco's (2005) argument that ILR is a form of research that generates new perspectives or theoretical frameworks through the critical synthesis of existing literature. In contrast to a systematic literature review that is descriptive, ILR allows researchers to review, critique, and synthesize diverse literature (interdisciplinary) in order to produce a more comprehensive understanding of a developing phenomenon.

The ILR method is considered the most appropriate for this study because:

1. Cross-Disciplinary Synthesis: Allows the incorporation of empirical data from neuropsychology (regarding the brain and age) with theological data and behavioral accounting.
2. Deconstruction of Theories: Provides space to evaluate the limitations of established theories (*Fraud Triangle*) and offers new paradigm alternatives.
3. Model Development: Supporting the formulation of a new conceptual model ("The Death of Fraud Theory") as the final result of mapping the elitist literature that has been collected.

3.2 Searching Strategies and Data Sources

The data used in this study are secondary data from reputable scientific literature with strong thematic relevance. The data search strategy is carried out systematically to ensure comprehensive coverage of the literature, ranging from mainstream accounting discourses to specialized literature in neuropsychology and Islamic theology.

3.2.1 Data Sources and Databases

Literature searches are conducted using several credible international and national academic databases to access "elitist" articles. The databases used include:

1. Scopus & Web of Science: To track articles with high *impact factors* and strong citations.
2. ScienceDirect (Elsevier) & Emerald Insight: To access leading journals in the fields of accounting, management, and organizational behavior.
3. PubMed/PsycINFO: Used specifically to track the neuropsychological literature related to moral maturity and brain function.
4. Garuda & Google Scholar: Used to map literature in the local context of Indonesia, including recent research on regional leadership.

3.2.2 Keywords and Searching Syntax

The search was conducted using a combination of keywords designed to bridge different disciplines. Here is the keyword mapping used:

Theme Cluster	Keywords
Criticism of Fraud Theory	*Fraud Triangle critique, beyond fraud diamond, failure of fraud theory, deconstruction of fraud.*
Moral Maturity	*Moral maturity, age 40 and integrity, character crystallization, adult moral development.*
Neuropsychology	*Neuropsychology of ethics, brain maturity, pSTS/TPJ function in moral judgment.*
Sharia Accounting	*Transcendental accounting, Wara', Muraqabah in auditing, Islamic ethics and fraud.*
Local Context	*Leadership integrity, fraud prevention in Indonesia, public sector governance.*

3.2.3 Determination of Elitist Articles

From hundreds of initial search results, a strict screening was carried out until **16 elitist articles** were selected which became the main references in the previous chapters. The "elitist" criteria in this study were determined based on:

1. Journal Reputation: Ranked Q1 or Q2 in the Scimago Journal Rank (SJR).
2. Power of Proposition: Articles that offer fundamental criticism or very specific empirical findings (such as Wright's research on the brain or Simbolon on Indonesian leaders).
3. Novelty: Priority is given to literature published in the 2015-2025 as time frame to capture the most up-to-date phenomena.

3.3 Inclusion and Exclusion Criteria

To ensure that the synthesis process involves only high-quality and the thematically relevant literature, this study applies strict inclusion and exclusion criteria. This step aims to minimize selection bias and guarantee that the resulting propositions are supported by solid scientific evidence.

3.3.1 Inclusion Criteria

Articles and literature selected for synthesis must meet the following criteria:

1. Thematic Relevance: Articles that specifically address the deconstruction of fraud theory, the dynamics of ethical behavior, human moral maturity, or the integration of transcendental values in accounting.
2. Quality of Source: Articles published in reputable international journals (Scopus-indexed at Q1 or Q2 rankings) or national journals ranked Sinta 1-2 that have a focus on accounting and behavior.
3. Time Frame: The main focus is on literature published in the last ten years (2015-2025) to capture the latest *state-of-the-art* developments, except for fundamental literature that is *a landmark paper*.
4. Multidisciplinary Approach: Literature that provides empirical or conceptual data from the fields of neuropsychology (related to brain function and age) and theology (related to Islamic ethics) that can be integrated with the context of accounting.

3.3.2 Exclusion Criteria

Literature will be removed from the synthesis list when:

1. Technical-Mechanical Focus: Articles that only discuss the technical aspects of fraud detection through information technology software or algorithms without touching the dimensions of human intent and behavior.
2. Unverified Quality: Articles from predatory journals or sources that do not go through *a rigorous* peer-review process.
3. Data Limitations: Articles that only present normative definitions without providing critical analysis or new findings that can support theoretical reconstruction.
4. Language barrier: Literature published in languages other than English and Indonesian that does not have a standard academic translation.

3.4 Analytical Techniques and Data Synthesis

The analysis process in this study follows the integrative synthesis protocol adapted from Torraco (2005). Analysis is not carried out in a linear manner, but rather through an iterative process that connects findings across disciplines to build a coherent theoretical proposition. The stages of data analysis are divided into four main phases:

3.4.1 Organizational Phases and Data Categorization

In the initial stage, the 16 selected elitist articles were classified into a synthesis matrix based on predetermined clusters of themes (Theoretical Criticism, Behavioral Psychology, Neuropsychology, Theology, and Local Context). Each article extracted its key ideas, methodologies, and key findings to see patterns of inter-study linkage.

3.4.2 Theoretical Deconstruction Phase (Critical Analysis)

The researcher conducted a critical analysis of the conventional fraud theory (*Fraud Triangle* and its evolution). In this phase, criticisms from Free (2015) and Campa (2023) are used as instruments to dissect the "failures" of old theories in explaining behavioral anomalies in individuals with high moral maturity. This phase aims to theoretically prove the existence of an "explanatory impasse" that serves as the background for the birth of the proposition *"The Death of Fraud Theory"*.

3.4.3 Interdisciplinary Synthesis Phase (Cross-Disciplinary Integration)

This is the most crucial phase in which researchers perform the "marriage" of interdisciplinary ideas:

1. Biological-Theological Synchronization: Linking Wright's (2015) findings regarding the functional maturity of the brain in the area of moral assessment with QS cues. Al-Ahqaf: 15 about the age of 40.
2. Behavioral-Spiritual Calibration: Integrating the concept of Moral Justification from Çollaku (2024) with the mechanisms of Wara' and Muraqabah as cognitive filters that break the chain of Fraud.

3.4.4 Model Reconstruction Phase (Theory Building)

The results of the interdisciplinary synthesis were then formulated into a new model: the Equilibrium Model of Intentions. At this stage, the researcher devises a logical framework that explains how the crystallization of character at age 40, reinforced by transcendental values, automatically renders the variables of chance and pressure in conventional fraud theory irrelevant.

3.5 Trustworthiness

Given that this research is qualitative-integrative, in which the researcher serves as the primary instrument for synthesis, a procedure is needed to ensure the validity and objectivity of the analysis. Based on qualitative research quality criteria adapted from Lincoln and Guba (1985), this study applies four pillars of validity:

1. Credibility through Theoretical Triangulation: The researcher triangulates data sources by comparing findings from three different domains of science (Accounting, Neuropsychology, and Theology). A proposition is only declared valid if there is a

convergence between the three domains—for example, the synchronization between the functional maturity of the brain in Wright's (2015) research and the maturity cue in QS. Al-Ahqaf: 15.

2. Confirmability: To avoid subjectivity bias or *cherry-picking*, any interpretation proposed in the deconstruction and reconstruction of the theory is always based on direct quotations and objective findings from the 16 elitist articles referenced. The researcher ensures that the "death" narrative of fraud theory is grounded in criticisms voiced by experts such as Free (2015) and Campa (2023).
3. Dependability through *Audit Trail*: The researcher systematically documented the entire analysis process, starting from keyword determination, article filtering through inclusion/exclusion criteria, to the synthesis stage. These transparent steps allow other researchers to follow the same logical flow and reach similar conclusions when reviewing the same literature.
4. Transferability through In-Depth Description: Although the ILR results are not intended to be statistical generalizations, this study provides an in-depth description of the context in which fraud theories are declared "dead" (i.e., at the age threshold of 40 years and the presence of Wara's *behavior*). This detailed explanation allows readers and practitioners to assess the extent to which this model can be applied within their respective organizations.

4. Discussion

4.1 Character Crystallization at the Age of 40: The Breaking Point of Fraud Theory

The death of conventional Fraud theories finds its biological and spiritual momentum at the threshold of age 40. At this point, the variables in *the Fraud Triangle* lose their explosive power as they deal with what is referred to as Character Crystallization. Researchers argue that after passing through this phase, a person's integrity is no longer plastic or changeable, but rather has settled into a permanent identity.

The main spiritual foundation of this phenomenon is contained in QS. Al-Ahqaf: 15:

"...At length, when he reaches the age of full strength[4791] *and attains forty years, He says, "O my Lord! Grant me that I may be grateful for thy favour which thou hast bestowed upon me, and upon both my parents, and that I may work righteousness such as thou mayest approve…"*

The footnote of QS. Al-Ahqaf: 15 is written by Ali (1991) as follows: *4791. The age of full strength is held to be between 18 and 30 or 32. Between 30 and 40, the man is in his best manhood. After that, he begins to look to his growing issue, and rightly commends the new generation to Allah. Perhaps his spiritual faculties also gain the upper hand after 40*.

These revelational cues are surprisingly consistent with contemporary neuropsychological findings. Wright (2015) proved that *the posterior areas of the superior temporal sulcus* (pSTS) and *temporoparietal junction* (TPJ)—which function to process moral judgments and intentions—reach the highest level of functional maturity in mature adulthood. This synchronization between the "perfect maturity" (*asyuddahu*) in the Qur'an and neurological maturity creates a stable state of Equilibrium of Intention.

Empirical evidence in local contexts further strengthens this proposition. Simbolon's (2025) research on provincial governments in Indonesia for the 2021-2023 period shows that

the leader's age (Governor) is a significant factor in mitigating the risk of fraud. These findings indicate that leaders who have passed the age threshold of 40 tend to have stronger resistance to the temptation of *fraud*. This happens because at that age, reputation and life orientation have shifted from the pursuit of *short-term utility* to the achievement of the benefits that are pleasing (*pious charity*).

4.2 Deconstruction of Fraud Theory: From Procedural Failures to Crisis of Intent

Throughout this time, the mainstream accounting literature has treated fraud as the result of a mechanistic interaction between pressure, opportunity, and rationalization. However, the systemic failures identified by Soltani (2014) and the critique by Free (2015) point to a "breaking point" at which these theories can no longer explain why individuals with high capabilities continue to commit violations. Researchers argue that this failure stems from a conventional theoretical focus overly centered on external attributes while ignoring the pathological roots of the fraud itself.

In a deeper perspective, what is called *information asymmetry* or manipulation of financial statements is actually a manifestation of a violation of the principles of QS Al-Baqarah: 42:

"And cover not truth with falsehood, nor conceal the truth when ye know."

The mixing of true facts with misleading presentations (*creative accounting*) is not just a technical accounting problem, but a conscious act to hide the truth. The *Fraud Triangle* theory fails to mitigate this because it focuses only on "fixing the scales" (the system), while the perpetrators are deliberately "reducing the balance sheet" for personal gain, a behavior condemned in the QS. Ar-Rahman: 9, as follows:

"So, establish weight with justice[5178] and fall not short in the balance."

The footnote of QS. Ar-Rahman: 9 is written by Ali (1991) as follows: *5178. To be taken both literally and figuratively. A man should be honest and straight in every daily matter, such as weighing out things he is selling: and he should be straight, just and honest, in all the highest dealings, not only with other people, but with himself and in his obedience to Allah's Law. Not many do either the one or the other when they have an opportunity of deceit. Justice is the central virtue, and the avoidance of both excess and defect in conduct keeps the human world balanced just as the heavenly world is kept balanced by mathematical order.*

And QS. Asy-Shu'ara: 181-183, as follows:

181. Give just measure,[3216] and cause no loss (to other by fraud). 182. "And weigh with scales true and upright. 183. "And withhold not things justly due to men, nor do evil in the land, working mischief.

The footnote of QS. Asy-Shu'ara: 181, written by Ali (1991), as follows: *3216. They were a commercial people, but they were given to fraud, injustice, and wrongful mischief (by intermeddling with others). They are asked to fear Allah and follow His ways: it is he who also created their predecessors among mankind, who never prospered by fraud and violent wrongdoing, but only justice and fair dealing.*

Furthermore, the *elements of Pressure* and *Opportunity* in conventional theory often manifest as bribery and abuse of authority. This is explicitly forbidden in QS. Al-Baqarah: 188 on the prohibition of bringing property matters to the judge (bribery), as follows:

"And do not eat up your property among yourselves for vanities, nor use it as bait for the judges, with intent that ye may eat up wrongfully and knowingly a little of (other) people's property.[201]"

The footnote of QS. Al-Baqarah: 188, written by Ali (1991), as follows: *201. Besides the three primal physical needs of man, which are apt to make him greedy, there is a fourth greed in society, the greed of wealth and property. The purpose of fasts is not completed until this fourth greed is also restrained. Ordinarily, honest men are content if they refrain from robbery, theft, or embezzlement. Two more subtle forms of the greed are mentioned here. One is where one uses one's own property for corrupting others–judges or those in authority–so as to obtain some material gain even under the cover and protection of the law. The words translated "other people's property" may also mean "public property". A still more subtle form is where we use our own property or property under our own control– "among yourselves" in the Text–for vain or frivolous uses. Under the Islamic standard, this is also greed. Property carries with it its own responsibilities. If we fail to understand or fulfil them, we have not learned the full lesson of self-denial by fasts.*

And QS. An-Nisa: 29, which emphasizes the importance of complacency in transactions. Without pleasure, every acquisition of wealth becomes void, as stated as follows:

"*O ye who believe[541] eat not up your property among yourselves in vanities; But let there be amongst you traffic and trade by mutual goodwill: Nor kill (or destroy) yourselves, for verily Allah hath been to you most merciful.*"

The footnote of QS. An-Nisa: 29, written by Ali (1991), as follows: *541. Let me paraphrase this verse, for there is profound meaning in it. (1) All your property you hold in trust, whether it is in your name, or belongs to the community, or to people over whom you have control. To waste is wrong. (2) In Al- Baqarah:188, the same phrase occurred, to caution us against greed. Here it occurs, to encourage us to increase property by economic use (traffic and trade), recalling Christ's parable of the Talents (Matt.25:14-30), where the servants who had increased their master's wealth were promoted and the servant who had hoarded was cast into darkness. (3) We are warned that our waste may mean our own destruction ("nor kill or destroy yourselves."), but there is a more general meaning also: we must be careful of our own and other people's lives. We must commit no violence. This is the opposite of "trade and traffic by mutual goodwill." (4) Our violence to our own brethren is particularly preposterous, seeing that Allah has loved and showered His mercies on us and all His creatures.*

In fact, in the context of leadership, QS. Ali 'Imran: 161 affirms the prohibition of *Ghulul* (embezzlement), which shows that the integrity of the leader (*tone at the top*) is a dead price that no system of control can bargain with, as stated as follows:

"No prophet could (ever)[472] Be false to his trust. If any person is so false, he shall, on the Day of Judgment, restore what he misappropriated; then shall every soul receive its due, whatever it earned - And none shall be dealt with unjustly."

The footnote of QS. Ali 'Imran: 161, written by Ali (1991), as follows: *472. Besides the gentleness of his nature, Al Mustafa was known from his earliest life for his trustworthiness. Hence, his title of Al Amin. Unscrupulous people often read their own low motives into other men, and their accusation, which is meant to injure, fastens on the various virtues for which the man they attack is well known. Some of the hypocrites, after Uhud, raised some doubts about the division of the spoils, thinking to sow the seeds of poison in the hearts of the men who had deserted their posts in their craving for booty. Those low suspicions were never*

believed in by any sensible people, and they have no interest for us now. But the general principles declared are of eternal value. (1) Prophets of Allah do not act from unworthy motives. (2) Those who act from such motives are spiritually the lowest of creatures, and they will make no profit. (3) A Prophet of Allah is not to be judged by the same standard as a greedy creature. (4) In Allah's eyes, there are various grades of men, and we must try to understand and appreciate such grades. If we trust our Leader, we shall not question his honesty without cause. If he is dishonest, he is not fit to be a leader.

The death of conventional fraud theory in this chapter is confirmed through QS analysis of Al-Mutaffifin: 1-6, as follows:

1. Moe to those that deal in fraud[6011], 2. Those who, when they have to receive by measure from men, exact full measure, 3. But when they have to give by measure or weight to men, give less than due. 4. Do they not think that they will be called to account[6012], 5. On a Mighty Day, 6. A Day when (all) mankind will stand before the Lord of the Worlds?

The footnote of QS. Al-Mutaffifin: 1, written by Ali (1991), as follows: *6011. "Fraud" must here be taken in a widely general sense. It covers giving short measure or short weight, but it covers much more than that. The next two verses make it clear that it is the spirit of injustice that is condemned - giving too little and asking too much. This may be shown in commercial dealings, where a man exacts a higher standard in his own favour than he is willing to concede as against him. In domestic or social matters an individual or group may ask for honour, or respect, or services which he or they are no willing to give on their side in similar circumstances. It is worse than one-sided selfishness, for it is double in justice. But it is worst of all in religion or spiritual life: with what face can a man ask for Mercy or Love from Allah when he is unwilling to give it to his fellow men? In one aspect, this is a statement of the Golden Rule: do as you would be done by. But it is more completely expressed. You must give in full what is due from you. whether you expect or wish to receive full consideration from the other side or not.*

6012. Legal and social sanctions against Fraud depend for their efficacy on whether there is a chance of being found out. Moral and religious sanctions are of a different kind. 'Do you wish to degrade your own nature?' 'Do you not consider that there is a Day of Account before a Judge Who knows all, and Who safeguards all interests, for He is the Lord and Cherisher of the Worlds? Whether other people know anything about your wrong or not, you are guilty before Allah!'

These verses dissect the psychology of cheaters who suffer from "opportunistic egoism"—demanding full rights but reducing obligations to others. This is the "black box" of rationalization that conventional audits can't reach. As long as an organizational actor lacks awareness of the "Big Day" (transcendental accountability), he will always find a way to justify his actions morally.

Thus, the deconstruction of this sub-chapter concludes that the conventional fraud theory has "died" because it treats symptoms (opportunities and pressures) without addressing the root causes (damaged intent and loss of transcendental consciousness).

4.3 Theoretical Reconstruction: Equilibrium of Intention as a Cognitive Filter

As an answer to the impasse of conventional theory, this study proposes a reconstruction in the form of an Equilibrium Model of Intentions. At the heart of this model is the belief that Fraud

behavior can be mitigated not by tightening external systems, but by achieving a point of equilibrium in intentions within the individual. This equilibrium is achieved when transcendental values are fully internalized, creating a "cognitive filter" that automatically rejects any moral justification for Fraud.

The role of this cognitive filter has become vital in the financial reporting and auditing process. The main foundation can be found in QS. Al-Baqarah: 283:

"...Conceal not evidence; for whoever conceals it – his heart is tainted[336] with sin..."

The footnote of QS. Al-Baqarah: 283 is written by Ali (1991) as follows: *336. Sometimes, if an inconvenient piece of evidence is destroyed or concealed, we gain a great material advantage. We are warned not to yield to such a temptation. The concealment of evidence has a serious effect on our own moral and spiritual life, for it taints the very source of higher life, as typified by the heart. The heart is also the seat of our secrets. We are told that the sin will reach our most secret being, though the sin may not be visible or open to the world. Further, the heart is the seat of our affections, and false dealing taints all our affections*.

This verse gives a new dimension to the accounting profession. In a transcendental perspective, presenting dishonest financial statements or concealing audit evidence is classified as a "sin of the heart". This concept goes beyond administrative or legal sanctions; he touched on the perpetrator's existential aspect. When an accountant or manager has reached an equilibrium of intention, the warning in this verse acts as a filter that turns off the mechanism of transfer of responsibility (Sánchez-Medina, 2024). They realize that the testimony (report) is a mandate that will be held to account before the Supreme Principal.

This filter-forming process is driven by two main instruments: Wara' (mindfulness) and Muraqabah (awareness of divine supervision). Amin et al. (2021) note that *Wara'*s behavior leads individuals not only to avoid obvious haram acts but also to avoid the area of *Syubhat* (vogue), which is the gateway to *opportunities* for fraud. The integration of the neuropsychological evidence regarding moral maturity (Wright, 2015) with this spiritual cue demonstrates that, in mature individuals, intentions have been "locked" to a stable frequency of integrity.

In this equilibrium condition, the rationalization element in *the Fraud Triangle* is declared paralyzed. If Çollaku et al. (2024) state that Fraud requires moral justification, then the equilibrium of intent ensures that there is no room for such justification to flourish. The perpetrator no longer sees opportunities as opportunities but as tests, and does not see pressure as an excuse but as a destiny that must be faced with integrity. This is the point at which conventional fraud theories are declared "dead", because their driving variables no longer have any impetus for actors who have achieved moral and transcendental independence.

5. Conclusions and suggestions

5.1 Conclusion

This research succeeded in deconstructing and reconstructing conventional fraud theories through a multidisciplinary lens. Based on the results of the synthesis of 16 elitist articles and the integration of transcendental values, this study draws several fundamental conclusions:

1. This study has argued that conventional fraud theory—from the Fraud Triangle through its subsequent evolutions—has reached an explanatory dead end. By focusing exclusively on

external variables such as pressure, opportunity, and rationalization, mainstream fraud models treat symptoms while leaving the root cause untouched: the state of individual intention.

2. The proposition "The Death of Fraud Theory" is justified through three converging lines of evidence. First, neuropsychological research demonstrates that the brain regions responsible for moral judgment reach functional maturity around age 40, producing a crystallization of character that renders external fraud stimuli effectively powerless. Second, this biological finding is corroborated by Qur'anic revelation in QS. Al-Ahqaf: 15, which identifies age 40 as the threshold of spiritual equilibrium and transcendental orientation. Third, empirical evidence from Simbolon (2025) on Indonesian provincial governance confirms that leadership age and integrity are decisive moderators of the risk of fraud in practice.
3. The Equilibrium of Intention model proposed here offers a paradigm shift from mechanistic-detective control to transcendental-preventive control. When an individual internalizes the values of Wara' and Muraqabah, the cognitive gateway through which moral justification operates is permanently closed. Fraud is no longer merely a risk to be detected, but a behavior that can be absolutely mitigated through the moral independence of a spiritually mature individual.
4.

5.2 Research Implications

This research contributes to the behavioral accounting literature by shifting the focus from external control to internal-transcendental control. The use of neuropsychological evidence to explain ethical phenomena in accounting paves the way for future interdisciplinary research. This research also contributes to human resources policy by advising organizations to consider maturity, age, and track record of integrity (crystallization of character) when placing candidates in strategic positions.

5.3 Suggestions

This research is an ILR that develops a conceptual model from secondary literature. Therefore, there are some suggestions for future research:

1. Quantitative Empirical Test: Researchers are then expected to test this Intention Equilibrium Model using primary data (surveys or experiments) to validate the effect of the 40-year age threshold on Fraud behavior.
2. Empirically test this model using quantitative instruments that measure Wara' behavior and intentional equilibrium across different organizational and cultural contexts.

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