THE INFLUENCE OF INTERNAL CONTROL, COMPETENCE OF VILLAGE APPARATUS, AND COMPLIANCE WITH ACCOUNTING RULES ON FRAUD PREVENTION IN VILLAGE FUND MANAGEMENT

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Abstract

This research aims to determine the influence of internal control, village apparatus competence, and compliance with accounting rules on preventing fraud in managing village funds in Ende Regency. In this research, data was obtained by distributing questionnaires to 40 respondents to village officials throughout Ndori District, Ende Regency. The data obtained were analyzed using descriptive analysis and multiple regression. The research variables consist of an independent variable (X) and a dependent variable (Y). Independent variables include internal control, village apparatus competency, and compliance with accounting rules. Meanwhile, the dependent variable is fraud prevention. The results of this study indicate that internal control, competence of village apparatus, and observance of accounting rules have an effect on fraud prevention either partially or simultaneously.

Keywords: Internal Control, Village Apparatus Competence, Compliance with Accounting Rules, Fraud Prevention

INTRODUCTION

The village is the level of government that is directly related to the community. Village development has a vital role in increasing national development and regional development because villages have the authority, duties, and obligations to regulate and manage the interests of their own households (community). According to Government Regulation of the Republic of Indonesia Number 47 of 2015 Article 1, Village Fund Allocation, hereinafter abbreviated as ADD, is the balancing fund received by districts/cities in the district/city Regional Revenue and Expenditure Budget after deducting Special Allocation Funds. Allocation of Village Funds is one element of village income, so accountability is included in Public Financial Accountability (Sayang et al., 2023). At this time, Public Financial Accountability is very vulnerable to potential fraud. Thus, the accountability of Village Fund Allocation (ADD) also does not rule out the possibility of cheating or fraud.

(Arthana, 2019) put forward 3 (three) factors behind fraudulent actions, including pressure, opportunity, and rationalization. These three factors are also known as the fraud triangle in accounting terms. Fraud will be committed if there is an opportunity where a person must have access to assets or have the authority to set up control procedures that allow the fraudulent scheme to be carried out (Prawira et al., 2014).

In order to prevent fraud that occurs in managing village fund allocations, a village government requires accounting to present financial information to the public in the form of financial reports. Village Financial Reports contained in the Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 2018 concerning Guidelines for Village Financial Management contain two types of Village Financial Reports, namely the APBDes (Village Revenue and Expenditure Budget) Realization Accountability Report and the Village Owned Wealth Report. The resulting financial report is a financial report that is presented properly and correctly because it contains a form of accountability for the allocation of realized village funds. The presentation of village financial reports must comply with the rules referring to Government Regulation Number 71 of 2010 concerning Government Accounting Standards.

The occurrence of fraud in managing village fund allocations can also be prevented by paying attention to the control environment. The control environment can be used to protect village financial management from fraud, by optimizing a good internal control system so that all acts of fraud can be prevented. Apart from that, the control system will work well if it is supported by good personal attitudes and culture or what is often called morality (Astuti et al., 2017). According to Abbot, et. al, as quoted by (Wida et al., 2017) states that effective internal control can reduce the tendency of accounting fraud.

With the professionalism and competence of the apparatus in managing village finances, it is hoped that the economic and social goals of village government can be achieved. Therefore, the participation of parties outside the village government and the Village Consultative Body (BPD) such as village leaders, religious leaders, farmers, village entrepreneurs and other community representatives must synergize and be involved in managing village finances. (Prasetyorini, 2018)states that supervision of village financial management should be carried out professionally, strictly, controlled and with integrity. Study (Khoiriah & Meylin, 2017) stated that the competence of the apparatus with a lack of understanding of accounting causes unprofessional financial management, resulting in the potential for fraud to occur. This indicates that the internal control system and apparatus competency must work together in order to prevent fraud (Arifin, 2018).

Financial statements are prepared to provide relevant information regarding the financial position and all transactions entered into by a reporting entity during a reporting period. Financial reports are primarily used to determine the value of economic resources used to carry out government operations, assess financial conditions, evaluate the effectiveness and efficiency of a reporting entity, and help determine compliance with laws and regulations (Government Regulation Number 71 of 2010 concerning Government Accounting Standards, 2010).

Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management defines Village Financial Management as all activities which include planning, implementation, administration, reporting and accountability of village finances. Village financial management is carried out within 1 (one) fiscal year starting from January 1 to December 31. The Village Head is obliged to manage village finances, namely in the form of all Village rights and obligations that can be valued in money as well as everything in the form of money and goods related to the implementation of the Village's rights and obligations. These rights and obligations then give rise to income, expenditure, financing and village financial management.

REVIEW OF LITERATURE

Internal Control

Public Accountant Profession Standards (2011: 45) defines the internal drivers of the process of the process that is noted by the commission, the management of in the extent of the exporters, effectiveness and operation efficiency, and the same as applicable laws and regulations. Achieving internal control within an agency can minimize losses or waste in managing agency resources. Internal control also provides information about how to assess agency and management performance as a guide in further planning (Mulyadi, 2008) in future planning (Anggriawan, 2014).

The government’s internal control system consists of five elements, namely: a) The environment of the driver, is a condition of the government's instance that can be used as personnel and the importance The effectiveness of internal driving; b) Risk, it is an activity of the authority to be possible that there is a matter Also the activities of organizations; c) The activities of the driver, are the actions that are carried out to make the risk and the extent of the policy and procedures for the procedure for stretching the risks of the risks of the risk to be effective; d) Information and communication. Information is data that has been processed that can be used for decision making in the context of carrying out tasks and functions of government agencies, while communication is the process of conveying messages or information by using certain symbols or symbols either directly or indirectly to get feedback; e) Monitoring, is the process of assessing the quality of the performance of the internal control system and processes that provide assurance that audit findings and other evaluations are immediately followed up.

Mulyadi (2008) and (Rahmawati et al., 2020) stated that those who are responsible for internal control include: a) Management is responsible for developing and effectively implementing the organization’s internal controls; b) The main director of the company is responsible for creating an atmosphere of control at the top level, so that awareness of the importance of control grows throughout the organization; c) The Director of the Unity of the Unity and the National Affairs, becomes important in the same time, implementing, and the system of the regulation of organs, Almighty, as well as the preparation of the detection of the regulation of the regulation that is urgent; d) Board of commissioners and audit committee. The commissioner's adequate is intelligent to examine the management of the management of the same time as a construction of the same; e) The internal auditor is responsible for checking and evaluating the adequacy or not of the entity's internal controls and making recommendations for improvement; f) Personnel of other entities. The roles and responsibilities of all other personnel who provide information or use information generated by internal control must be defined and communicated well; g) Independent auditor. As part of his audit procedures on financial statements, the auditor may discover weaknesses in his client's internal controls, so that he can communicate his audit findings to management, audit committee, or board of commissioners; h) Other outsiders. Other external parties who are responsible for the entity's internal control are regulatory bodies, such as Bank Indonesia and Bapepam. These regulatory bodies issue minimum internal control requirements that must be met by an entity and monitor the entity's compliance with these requirements.

Village Apparatus Competence

Competence is a tradition that occurs a while with the effectiveness of individual performances in the work of the work with the criteriums and the individual, effectively, the primary has a superior work (Artini et al., 2014). The Competence is not too much in the same time as a result of the people in the same time in the same time and there is a person who is predicted.

The competence is the action dimension of the task, where the action is used by employees to complete their work assignments satisfactorily and what is provided by employees in different forms and levels performance relationship. The purpose of the need in determining the level or level of competence of a person is only to find out the level of performance of that person. If he is going to do a job, will the result be included in the high category or below average.

Each individual has threshold competence or minimum competence and differentiating competence. Threshold competencies are basic competencies that a person must have, for example the ability to know or basic skills such as the ability to read and write. Differential competence is a competency that has a high -term with a high -term with renders, for example, for example, it has a high motivation oriented that get out by the company in the work (Ayem & Kusumasari, 2020).

Job competency must receive serious attention from the management because this aspect of job competency has been widely used as a basis for determining the position of prospective employees or prospective officials who will occupy a position (Eldayanti et al., 2020). Someone in order to get maximum high performance should be between the competencies of the position he holds; this will result in or there is a mismatch an (matching) and suitability with the capabilities they have. Based on competency standards on job competencies, there are two basic components, namely main competencies and supporting competencies.

Main competencies are competencies that must be owned by someone related to a position or work assignment in a certain scope. In order for the implementation of this position to be successful, it must cover the following aspects: 1) Accountability, 2) Learning organization, 3) Defining problems and solving them, 4) Change management, 5) Role strategic planning, 6) Policy management, 7) Performance management (management for results), 8) Management of service quality and cooperation. Supporting competencies are competencies needed to assist or support the realization of the implementation of certain positions, namely aspects of communication and information technology.

Compliance with the Rules

According to the Big Indonesian Dictionary (KBBI: 157), obedience is compliance with the rules that apply, while the rules are something that has been determined to be done. Each agency usually has guidelines that are used by management in determining and carrying out various activities within one agency accounting for accounting activities

Based on the description above, it can be concluded that the compliance of accounting rules are all provisions or accounting rules that must be obeyed by an organization in managing finances , preparation of financial reports and financial management accountability, so that the information produced is accurate (Reo et al., 2021). Compliance with the accounting rules of an agency aims as follows: a) In fact, the principle of the principle and the method that is planned with the implementation of the activities of the regulation and the regulation; b) As a reference in determining the accounting treatment of all types of transactions and economic events, especially in the financial sector that occur and for financial reporting.

Compliance with quality accounting rules has a very important function in the preparation of financial reports, so as to create transparency in the financial sector in an agency and accounting rules me contain policies and suitability of procedures applied in asset management and preparation of financial reports.

Cheating (Fraud)

Fraud according to the definition explained by the Indonesian Association of Accountants (IAI, 2012:29) is any act of accounting as: a) Even if it arises from the channels in the regulation of the same as a matter of signing for the number of people; b) Even if it arises from the necessary, I will not be as close as a matter (often it is called the interpretation The principle is that I am generally in Indonesia.

Association of Certified Fraud Examiners (ACFE) as one of the associations in the United States that carries out efforts to prevent and eradicate accounting fraud categorizes three groups of fraud: a) Financial Statement Fraud (Financial Statement Fraud). Actions taken by officials or executives of a company or government agency to cover up the actual financial condition by performing financial engineering in the presentation of its financial statements in order to gain profit; b) Asset Misappropriation. Misuse or theft of company or other party assets or property. This is the easiest form of fraud to detect because it can be measured/calculated (defined value). Asset misappropriation is divided into two kinds, namely cash misappropriation in the form of misappropriation of assets in the form of cash (e.g. embezzlement of cash, value checks from customers, withholding payment checks to vendors) and non-cash misappropriation, namely misappropriation of assets in the form of non-cash (for example using facilities company/institution for personal interests); c) Corruption. This type of fraud is the most difficult to detect because it involves cooperation with other parties. Forms of corruption include, abuse of authority/conflict of interest, bribery, illegal/illegal receipts, and economic extortion.

Fraud in the Government Sector

Government accounting has three objectives, namely safeguarding public finances by preventing and detecting acts of corruption and actions to seek unethical profits, facilitating the government's financial management in a sound manner , assisting the government in providing accountability to the community (Reo et al., 2022). Corruption at the local government level is from the receiving side, extortion of bribes, providing protection, theft of public goods for personal gain. In addition, (Sayang at al., 2022) stated that all types of fraud can occur in the government sector, but what often occurs is corruption in the private sector. Corruption comes from the Latin language, *Corruptio-Corrumpere*, which means rotten, corrupt, destroy, pervert or bribe.

Village Fund Management

Village fund management is the whole activity which includes planning, implementation, administration, and accountability of village finances(Panda et al., 2021).Management can be interpreted as organizing and so on. So, it can be concluded that what is meant by management is the organization which is carried out with the aim of managing and regulating. Permendagri Number 20 of 2018 states that the principles of Village Fund management are 1) Transparency, namely the principle of openness that allows the community to know and get access to the widest possible information about village finances. 2) Accountable, namely an obligation to be accountable for the management and control of resources and the implementation of policies that are entrusted in the context of achieving the goals that have been set. The stages of village financial management consist of planning, implementation, administration, accountability and reporting.

Conceptual Framework

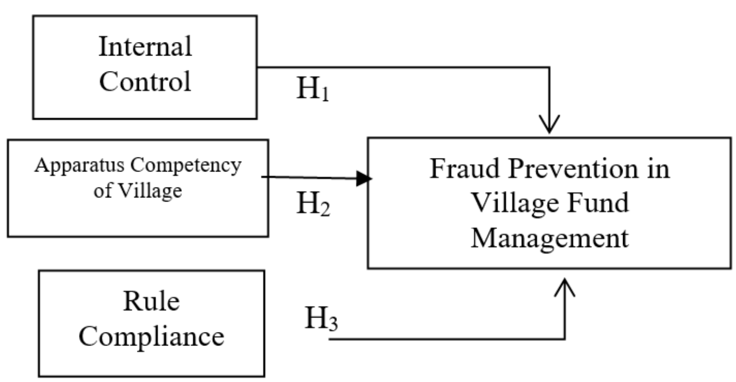

Figure 1
Conceptual Framework

Hypothesis

H1: Internal Control Influences Fraud Prevention in Village Fund Management.

H2: Village Apparatus Competence Influences Fraud Prevention in Village Fund Management.

H3: Compliance with the Rules Influences the Prevention of Fraud in Village Fund Management.

RESEARCH METHOD

This type of research is explanatory research. According to Singarimbun (2006:5), explanatory research is research that explains the causal relationship between variables through hypothesis testing.

The locations that are the objects of this research are villages in Ndori District, Ende Regency. The population for this research is village officials from all villages in Ndori District, Ende Regency, totaling 10 villages. Sampling uses purposive sampling techniques with certain considerations or criteria. The sample criteria in this research are village officials who are responsible for managing Village Funds including the Village Head, Secretary, Treasurer and Planning Team.

The type of data used in this research is primary data. The primary data source is a questionnaire obtained from village officials in Ndori District, Ende Regency. Data collection was carried out by distributing questionnaires. A number of questions were asked in the form of a questionnaire and respondents were asked to answer according to their opinion. The measurement scale uses a Likert scale, the number 5 is for strongly agree opinion (SS) and the number 1 is for strongly disagree (STS).

Researchers use multiple regression as an analytical tool which is formulated in the following regression equation:

$$\mathbf{Y = \alpha + b1X1 + b2X2 + b3X3 + e}$$

Description:

Y = Fraud Prevention

α = Constant Value

b = Regression Value

X1 = Internal Control

X2 = Village Apparatus Competence

X3 = Compliance with the Rules

e = Error

RESULTS AND DISCUSSION

Normality Test

The normality test was carried out to determine the certainty of the distribution of data obtained on the data in question and was tested using the Kolmogorov Smirnov test. This test is carried out by comparing the probabilities obtained with a significance level of 0.05. If the calculated significant value is greater than 0.05, the data is normally distributed.

Table 1
Normality Test

Kolmogrov-Smirnov Z	Asym.Sig	Sig	Information
0.102	0.200	0.05	Normal

The normality test results used the Kolmogrov-Smirnov test with a KS value of 0.102 and asym.sig (2-tailed) at 0.200> 0.05. This means that the residual data is normally distributed because the significance value is greater than 0.05.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between the independent variables. A model is said to be free of multicollinearity if it has a VIF of less than 10 and a tolerance value of more than 0.1.

Table 2
Multicollinearity Test

Variable	Tolerance	VIF	Information
Internal Control (X1)	0.969	1.032	Multicollinearity Free
Village Apparatus Competency (X2)	0.692	1,446	Multicollinearity Free
Compliance with Accounting Rules (X3)	0.700	1.428	Multicollinearity Free

The results of the multicollinearity test show that all VIF values are less than 10 and the Tolerance Value is more than 0.1, so it can be concluded that there is no multicollinearity between independents in this model.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in a regression model there has been an inequality of the variance of the residuals for another observation. To determine whether there is heteroscedasticity, the Glejser test can be done. If the significant probability is above the 0.05 confidence level, then the regression model does not contain heteroscedasticity.

Table 3
Heteroscedasticity Test

Variable	Sig	Information
Internal Control (X1)	0.505	Free of Heteroscedasticity
Village Apparatus Competency (X2)	0.245	Free of Heteroscedasticity
Compliance with Accounting Rules (X3)	0.290	Free of Heteroscedasticity

The results of the Glejser test show that the significance value of the Internal Control variable, Competence of Village Apparatuses, Compliance with Accounting Rules, is greater than 0.05. So, it can be concluded that there is no heteroscedasticity in the regression model.

Multiple Regression Analysis

Table 4
Multiple Regression Analysis

Independent Variable	Regression Coefficients
Constant	26,594
Internal Control (X1)	0.469
Village Apparatus Competency (X2)	0.878
Compliance with Accounting Rules (X3)	0.253

Based on the results of multiple linear regression calculations shown in the table above, the regression line equation is as follows:

Y = 26,594+0.469X1+0.878X2+0.253X3 + 0.05.

t test

The t test is used to determine whether the influence of each independent variable on the dependent variable is significant or not. This is intended to find out how far the influence of one independent variable explains variations in the dependent variable. If the significant value is smaller than 0.05 ($p < 0.05$), then it can be concluded that the independent variable has a significant effect on the dependent variable. This t test functions to accept or reject the research hypothesis. The results of the t test on research variables can be seen in the following table:

Table 5
T test

Independent Variable	Regression Coefficients	t count	Sig t
Constant	26,594		
Internal Control (X1)	0.469	2,461	0.019
Village Apparatus Competency (X2)	0.878	2,037	0.049
Compliance with Accounting Rules (X3)	0.253	2,041	0.049
ttable	2,028		

Hypothesis 1

The test results show that the coefficient value of the Internal Control variable is 0.469 with tcount > ttable (2.461 >2.028) and a significance level of 0.019<0.05. It can be explained that Internal Control has an effect on Fraud Prevention. This means that as Internal Control increases, Fraud Prevention also increases. The results of this research are in line with the results of previous research conducted by Wonar (2018) which shows that Internal Control has an effect on Fraud Prevention.

Hypothesis 2

The test results show that the coefficient value of the Village Apparatus Competency variable is 0.878 with tcount > ttable (2.037 > 2.028) and a significant level of 0.049 < 0.05. It can be explained that the Competence of Village Apparatuses has an effect on Fraud Prevention. This means that the increasing competence of Village Apparatuses, the Fraud Prevention is also increasing. The results of this study are in line with the results of previous research conducted by Widiyarta (2017) which showed that there was an effect of Village Apparatus Competence on Fraud Prevention.

Hypothesis 3

The test results show that the coefficient value of the Compliance with Accounting Rules variable is 0.253 with tcount > ttable (2.041>2.028) and a significant level of 0.049 < 0.05. It can be explained that Compliance with Accounting Rules influences Fraud Prevention. This means that as compliance with accounting rules increases, fraud prevention will also increase. The results of this study are in line with the results of previous research conducted by Wonar (2018) which showed that Compliance with Accounting Rules has an effect on Fraud Prevention.

F test

The F test basically shows whether the independent variables in the model have a joint influence on the dependent variable. The results of the F statistical test can be seen in the following table:

Table 6
F test

F count	F table	Significant
7.7895	2.87	0.000

The results of the F test obtained a calculated F value of 7.7895 with a significant value of 0.000 < 0.05 and F table of 2.287, thus Fcount is greater than Ftable (7.7895 > 2.87) and a significant level of 0.000 < 0.05. It can be explained that the variables Internal Control, Village Apparatus Competence, and Compliance with Accounting Rules simultaneously influence the Fraud Prevention variable.

Determination Coefficient Test (Adjusted R2)

The coefficient of determination (R^2) is used to measure how far the independent variable is able to explain the dependent variable. The results of the Coefficient of Determination (R2) test can be seen in the following table:

Table 7
Determination Coefficient Test (Adjusted R2)

R Square	Adjusted R Square
0.397	0.347

The adjusted R2 value is 0.347 or 34.7%, which means that the Fraud Prevention variable is influenced by the Internal Control, Competence of Village Officials and Compliance with Accounting Rules variables by 34.7%. Meanwhile, the remaining 65.3% is explained by other variables outside the model.

CONCLUSION

Based on the results of data analysis and hypothesis testing in the previous discussion, it can be concluded that Internal Control influences Fraud Prevention. This is proven by the regression coefficient value for the Internal Control variable of 0.469 with tcount > ttable (2.461>2.028) and a significance level of 0.019<0.05. This means that as Internal Control increases, Fraud Prevention also increases. Village apparatus competence influences fraud prevention. This is proven by the regression coefficient value for the Village Apparatus Competency variable of 0.878 with tcount > ttable (2.037 > 2.028) and a significance level of 0.049 < 0.05. This means that as the competency of village officials increases, fraud prevention will also increase.

Compliance with Accounting Rules influences Fraud Prevention. This is proven by the regression coefficient value for the Accounting Rules Compliance variable of 0.253 with tcount > ttable (2.041>2.028) and a significant level of 0.049<0.05. This means that as compliance with accounting rules increases, fraud prevention will also increase.

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