

## STRENGTHENING APPARATUS SERVICES IN THE VOUSINAS MODEL TO PREVENT FRAUD IN VILLAGE FUND MANAGEMENT



**Riyan Surya Wibowo<sup>1</sup>**  
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia  
[ryanwibowo1999@gmail.com](mailto:ryanwibowo1999@gmail.com)

**Zulfikar<sup>2</sup>**  
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia  
[zulfikar@ums.ac.id](mailto:zulfikar@ums.ac.id)

**Fatchan Achyani<sup>3</sup>**  
Universitas Muhammadiyah Surakarta, Surakarta, Indonesia  
[fa185@ums.ac.id](mailto:fa185@ums.ac.id)

---

### Abstract

This study aims to identify variables that influence the occurrence of misappropriation of village funds and determine effective measures to prevent it. This study used a quantitative approach using questionnaires as the survey technique. Primary data was collected from 97 respondents who were village administrators in Banyudono Sub-district. Statistical analysis was conducted using multiple linear regression. The hypotheses regarding the influence of superior pressure, internal control system, individual morality, apparatus ability, and leadership on preventing village fund fraud were rejected. However, the hypothesis regarding the influence of unethical behavior was accepted, highlighting the significant negative impact of such behavior on fraud prevention. This study provides deep insight into the factors that influence fraud in the management of village funds and demonstrates the need for effective preventive measures. The results of this study can be used as a basis for developing more transparent and accountable village fund management strategies. This research makes a new contribution to the understanding of fraud in the management of village funds by adapting the Fraud Hexagon Hypothesis (Vousinas, 2019) to the context of village fund management, which involves aspects of collusion as an additional factor that can influence the occurrence of fraud.

**Keywords:** Village Fund Fraud, Financial Management, Leadership, Ethics

## INTRODUCTION

Villages used to receive less attention from the government, resulting in an imbalance between cities and villages (Siu Wai Wong, 2021). However, with the current equalization of development, development in villages is expected to improve people's welfare and equalize development throughout Indonesia (Yustikasari et al., 2021). Law No. 6/2014 on villages aims to change the pattern of thinking in development, with villages being the main focus. Village funds are expected to help villages meet their own needs and reduce dependence on central government assistance (Ågotnes et al., 2021; Resosudarmo et al., 2019).

In managing village funds, village governments need to ensure that the funds provide direct benefits to the community, by following applicable laws and regulations (Arifin, 2020). The importance of compliance with the Minister of Home Affairs Regulation No. 113/2014 is to prevent misappropriation of funds and ensure transparency, participation, and accountability in the use of these funds (Febriarty et al., 2022). With clear accountability, it is hoped that the goal of improving the village's economic and social conditions can be achieved (Gunawan et al., 2020). The active role of the village government and community in the management of funds is also needed to ensure the effectiveness of village development programs. Every year, the federal government sets out a sizeable amount for the development of village infrastructure (Ostrom, 1996). According to data from the Indonesian Ministry of Finance, the village fund budget amounted to a total of IDR 202 trillion in the years 2018, 2019, and 2020. Effective administration of village finances is crucial in order to avoid embezzlement, a problem that has been seen in significant quantities as reported by Indonesia Corruption Watch. During the year 2015, there were a total of 17 instances of misappropriation (Dwianto, 2024; Novita Sari., 2021). This number rose to 41 cases in 2016 and further escalated to 96 incidents in 2017, resulting in a cumulative total of 154 cases. The embezzlement of village money has the capacity to adversely impact both the state and the intended recipients of these monies.

The substantial provision of village funding by the government demonstrates a strong commitment to promoting equal development across urban and rural areas (Briffault, 1990; Chen et al., 2019; Manurung et al., 2022). Nevertheless, the growing influx of finances also gives rise to apprehensions over potential misappropriation by irresponsible entities,

resulting in detrimental consequences for the society (C. Köbis et al., 2021). Although there are anti-corruption rules and witness protection in place, instances of misappropriation nevertheless persist, as shown by the case in Dolok Merawan Sub-district, Serdang Bedagai Regency, perpetrated by a former village chief (Ghaffar, 2016; R. A. Putri, 2023; Sugiharti et al., 2021; Sutarih & Agustina, 2020). The ex-village chief embezzled IDR. 394 million from village finances via the act of physically altering project materials and failing to complete the task as documented (Li, 2016). This highlights the need for more stringent oversight in the administration of village funding to guarantee that the money are effectively allocated towards the development of local infrastructure.

The most recent hypothesis to attempt to explain the variables that lead to fraud is the Fraud Hexagon hypothesis (Vousinas, 2019). It incorporates a sixth collusion aspect into the previously established framework. In the realm of village fund administration, fraud may be instigated by several causes, such as hierarchical coercion, organisational competence, favourable circumstances, streamlining efforts, self-interest, and collaboration. According to Prayogi & Sudaryati (2019), previous research indicates that increased pressure might have a favourable impact on fraudulent activities. The efficacy of the apparatus is also vital, as shown Adi et al. (2019), Anantawikrama et al. (2019), who discovered that strong capabilities may diminish instances of fraud. The results of Wahyuni & Afroh (2021), Zakiy (2022), demonstrate that an efficient internal control system, which includes the division of roles and rigorous monitoring, may effectively prevent fraud. According to Sariwati & Sumadi (2021), personal ethics, including qualities like honesty and accountability, are crucial in identifying instances of fraud. Furthermore, as unpublished research from the Faculty of Economics and Business has demonstrated, strong leadership that is devoted to transparency and strict oversight may aid in preventing fraud. Therefore, comprehending these elements may aid village governments in formulating efficient fraud prevention measures in the administration of village finances, to the advantage of local and broader populations (Rustiarini et al., 2019). This study has significant significance in the realm of village finance management, particularly in endeavours to detect and address fraudulent activities that might detrimentally impact the community (Berger-Walliser & Scott, 2018; Clark et al., 2018). To enhance the efficacy of village fund management, village administrations should develop more effective strategies by comprehending the elements that impact fraud and ensuring transparency and

accountability. Nevertheless, it is important to acknowledge that past research has shown varying outcomes, particularly regarding the impact of increased pressure on fraudulent behaviour. Hence, this research has significance as it enhances our comprehension of the occurrence of village fund fraud and provides more efficient approaches to tackle the issue.

The objective of this research is to examine the variables that impact the occurrence of village fund fraud and to determine effective measures for prevention. By possessing a comprehensive comprehension of the elements included in the deceitful administration of village funds, it is anticipated that a significant contribution will be made to the government and society in order to enhance the transparency, accountability, and efficacy of village fund management. This study also presents the Fraud Hexagon hypothesis proposed Vousinas (2019) as a means to elucidate the many aspects that may impact fraudulent activities. Hence, this study is anticipated to provide profound understanding and practical remedies to tackle the issue of fraud in the administration of village finances, thereby bolstering the well-being and progress at the community level.

## **REVIEW OF LITERATURE**

The Fraud Hexagon Theory, developed by Georgios L. Vousinas in 2019, expands the previous theory, the Fraud Pentagon, into the S.C.C.O.R.E Model, highlighting six potential factors of financial statement fraud. Pressure (Vousinas, 2019), opportunity (Sihombing & Rahardjo, 2014), rationalization (Romney, 2012), ability Ghozali (2018), collusion (Vousinas, 2019), and ego Putri (2019), affect the potential for fraud. The factors of superior pressure, internal control system, individual morality, apparatus capability, unethical behavior, and leadership are the focus of research. Third, rather than only focusing on individual or organisational behaviour alone, The Fraud Diamond's components also address the link between people and organisations at the same time. The Fraud Diamond is considerate of several organisational and psychological aspects. This makes it possible to comprehend social processes well. Specifically, it shows how individual behaviour is impacted by the organisation as a whole and vice versa. The efficacy of fraud prevention techniques is impacted when attention is only partly directed on individual or organisational behaviour, hence ignoring organisational sociology (Davis and Pesch, 2013). Fourth, fraud (particularly those with a high nominal value) will not happen if the offender lacks the

necessary skills, according to the findings of empirical tests carried out by Wolfe and Wolfe & Hermanson (2004) in the course of looking into fraud instances during the previous 15 years. The situation may be compared to the chance; for instance, the offender who is capable of seeing chances will enter through the entrance to commit fraud and conceal it (Hull, 2008).

The amount of pressure managers place on their employees has an impact on how often fraud occurs in the village fund system of management. High stress levels, in particular, may raise the risk of fraud. Examples of such stressors include unjustified demands for work performance, threatening or intimidation, and a disregard for ethical behaviour in the administration of community money. Superior pressure has a positive impact on fraud involving village money management, according to study findings (Prayogi & Sudaryati, 2019). Some findings also show that cheating behavior will be higher when individuals have high pressure and opportunity (Achmad et al., 2023; Rustiarini et al., 2019).

The village government needs an internal control system in order to execute excellent village administration and ensure that the organisation's goals are met (Albrecht, 2012). Local governments mostly depend on the internal control system to fulfil their obligations. Local governments may make sure that their policies and administrative processes function properly, assisting them in achieving their objectives and offering the most value to the rural areas they serve, by putting this mechanism into place on a regular basis and keeping an eye on its execution. The research's findings Wahyuni & Afroh (2021) show that the internal control system has a positive impact on fraud in village fund administration. The study's findings (Sariwati & Sumadi, 2021) demonstrate that internal control systems reduce fraud in the administration of village funds. Multiple studies have shown that the establishment of an internal control system and effective governance have an impact on preventing fraud (Adetiloye et al., 2016; Ogwiji, 2022; Taufik, 2019; Wahyudi et al., 2021).

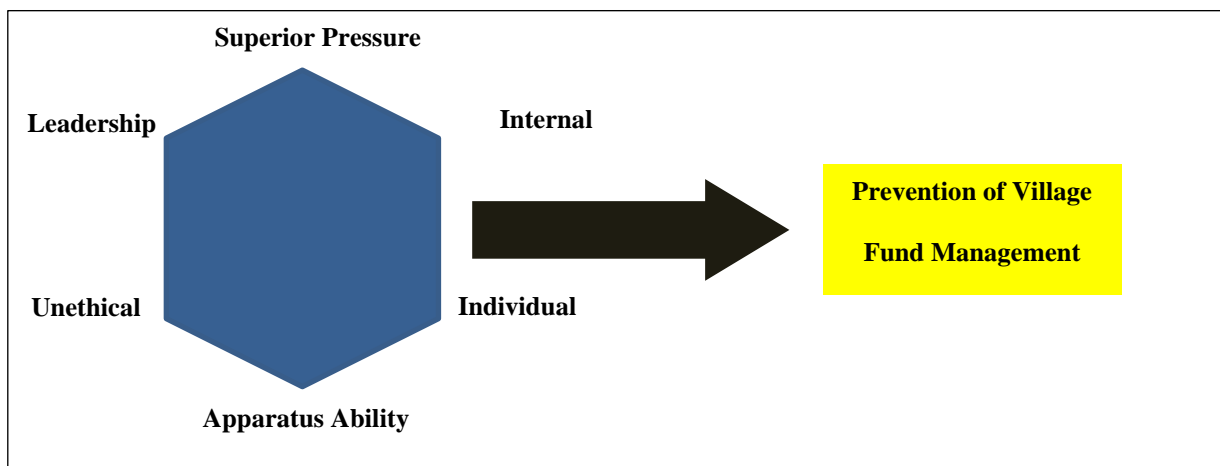
The influence of individual morality on fraud in the management of village funds is an important topic in the context of fraud prevention at the local level (Fachrurrozie et al., 2020). The results of the analysis show that individual morality does not have a significant influence on the incidence of fraud in the management of village funds. Although it is generally assumed that individuals with high morality tend to perform more ethical actions, this study shows contrary results (Rosifa & Supriatna, 2022). Morality, which is described as a person's awareness of and dedication to moral and honest ideals, may have an impact on

how they react to the temptation to defraud the government of public funds. Put another way, as a person's morality rises, the chance that they will commit a crime falls. Some findings explain that morality has a positive effect on preventing fraud of village funds (Fachrurrozie et al., 2020; Harun, 2022; Wahyudi et al., 2021).

The apparatus's capacity is the most important deciding element in the administration of village money, according to (Rosifa & Supriatna, 2022). The apparatus's ability is a skill that the village equipment has in doing its tasks (Wahyudi et al., 2021). Furthermore, it is seen as a facet of personal activity that demonstrates the abilities, know-how, and dispositions required to do certain jobs (Resosudarmo et al., 2019). According to study findings (Atmadja et al., 2015), there is a favourable correlation between the equipment capabilities system and village fund management fraud (Sugiharti et al., 2021).

Anand et al. (2015) defines unethical behaviour as when someone disobeys laws and regulations. Fraud involving village money in this instance encompasses a broad spectrum of unethical behaviour, such as power abuse and various types of manipulation that cause damage to both the local community and the larger community (Wahyudi et al., 2021). A few examples of this unethical behaviour include price increases, document falsification, misuse of money, and abuse of authority (Toha & Supriyanto, 2023). According to study findings Murphy (2021), fraud involving village money management is positively impacted by unethical behaviour.

According to Astuty (2022), leadership is the effect that people have on one another as a result of their own activities. Johnson et al. (2019) When a leader establishes appropriate guidelines, his staff will inevitably adhere to them. An organisation may prevent fraud by cultivating a culture of honesty, transparency, accountability, and a strong work ethic under the direction of transparent leadership. With a clear vision, strong principles, and open communication, a successful leader can set a positive example for his team members and establish a productive work environment. Leadership has a positive impact on fraud in village fund administration, according to the study's findings (Ågotnes et al., 2021; Bisschoff & Grobler, 1998; Noviani et al., 2022).



**Figure 1**  
**Research Framework of Vaousinas Model on Regional Apparatus**

## RESEARCH METHOD

In order to gather primary data for this quantitative study, questionnaires will be used as the survey technique. It seeks to prove that one variable causes another. Responses were measured using a Likert scale, which has a score range of 1 to 5, with strongly disagree and strongly agree being the extremes (Rosifa & Supriatna, 2022). These are the outcomes that were acquired from the participants. 97 respondents from the total population of all the villages in Banyudono Subdistrict participated in this survey as village administrators. All village authorities in the Banyudono Subdistrict who agreed to answer the author's questionnaire were the source of these responses. The Banyudono Subdistrict Village Hall received the surveys directly, which is how they were distributed. The period during which the questionnaires were collected was one month, from October 23<sup>rd</sup>, 2023 to November 20, 2023. The scores of each variable indicator on the questionnaire that the respondent has completed serve as primary data sources.

Independent and dependent variables are the two categories of variables that may be used in this research. Independent variables are factors that are used to forecast or explain fluctuations in the dependent variable's value. Concurrently, the dependent variable is the one that the variable that is not dependent seeks to explain or predict.

**Table 1**  
**Research Variable Instrument**

<b>Variable Research</b>	<b>Description</b>	<b>References</b>
<b>Dependent Variable;</b>		
Corruption	Corruption is a dishonest act that involves cooperation in concealing mutual benefits, including bribery and resource conflicts.	(Acharya et al., 2016; Ashforth & Anand, 2003; Jancsics, 2019; Weisel & Shalvi, 2015)
Misuse of assets	Asset misappropriation is the theft or removal of company assets for personal gain, such as skimming and cash theft.	(Akinbowale et al., 2020; Dani et al., 2022; Nagirikandalage et al., 2022)
Financial statement fraud	Financial statement fraud is the misrepresentation of a company's financial data to mislead investors, such as reporting higher or lower earnings than actual.	(Agbaje & Oloruntoba, 2018; Dewi & Anisykurlillah, 2021; Patricia Craja, 2020)
<b>Independent Variable;</b>		
Superior Pressure		(Delfino & van der Kolk, 2021;
Internal Control System	A set of policies and procedures to achieve organizational objectives, protect assets, and ensure financial reliability (Harris, 2008).	Dwianto, 2024; Dwianto et al., 2024; Georgios L. Vousinas, 2019;
Individual Morality	Personal values and principles held by employees. Strong morality encourages ethical and responsible actions (Kim et al., 2015).	Harris, 2008; Kim et al., 2015; Noviani et al., 2022; Wagner, 2022)
Unethical Actions	Employee conduct that goes against the established rules and principles of the company. Examples include harassment, fraud, and corruption. tarnished reputation, decreased morale, decreased output, and monetary and legal repercussions (Wagner, 2022).	

Variable Research	Description	References
Regional Leadership	The style and approach of regional leaders in influencing the behavior of employees in their region (Georgios L. Vousinas, 2019).	
Superior Pressure	Supervisor pressure refers to the high demands and expectations placed on subordinates by superiors (Ågotnes et al., 2021; Noviani et al., 2022).	

Source; Processed by Researchers

The SPSS test programme was used for hypothesis testing in this investigation (Anindya & Adhariani, 2019). The first phase entails conducting a research instrument test to assess the instrument's validity and reliability. Afterwards, the data was examined using the classical assumption test to make sure it satisfied the requirements for multiple linear regression analysis. Subsequently, an analysis of the association between the measured variables was done using a hypothesis test that included multiple linear regression analysis, a t-test, an F-test, and a degree of determination. This step facilitates the ability to forecast and assess the impact of variables in the study model (Georgios L. Vousinas, 2019). The formulation of the equation for multiple linear regression in this research is as follows:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \beta_5X_5 + \beta_6X_6 + e \quad (1)$$

Description:

Y	= Village Fund Management
$\alpha$	= Constant
$\beta_1\beta_2\beta_3\beta_4\beta_5\beta_6$	= Regression Coefficient
X1	= Superior Pressure
X2	= Apparatus Ability
X3	= Internal Control System
X4	= Individual Morality
X5	= Leadership
X6	= Unethical Behavior
e	= Error

## RESULTS AND DISCUSSION

The Table 2., provides information on the age distribution of respondents who filled out questionnaires related to the management of village funds in Banyudono Sub-district. Of the total 97 respondents, the majority (67.02%) were over 40 years old, followed by 32.98% of respondents aged between 26 and 40 years old. There were no respondents who were less

than 26 years old. This shows that the majority of respondents involved in this study are those above 40 years old, while younger age groups are underrepresented. This information is important in understanding the demographic profile of respondents and gaining insight into perspectives that may differ based on age differences.

**Table 2**  
**Age Classification of Respondents**

Age	Total	Percentage
< 26 Years	0	0%
26-40 Years	32	32,98%
>40 Years	65	67,02%
Total	97	100%

Source; Processed by Researchers

The gender distribution of the responders to the village fund management questionnaire in the Banyudono Sub-district is shown in Table 3. Out of the 97 responses in total, men made up the majority (87.63%) while women made up the minority (12.37%). This demonstrates that the involvement of males in this research was far more prevalent than that of women. This information is crucial for comprehending how gender is represented in this research and the potential disparities in viewpoints that may emerge depending on the respondents' gender.

**Table 3**  
**Classification of Gender of Respondents**

Gender	Total	Percentage
Male	85	87,63%
Female	12	12,37%
Total	97	100%

Source; Processed by Researchers

Table 4., displays the educational background of those who responded to surveys about Banyudono Sub-district village budget administration. Out of the 97 participants, the largest proportion (63.91%) had a high school education, while 32.98% of respondents held a diploma or bachelor's degree. Merely a minuscule fraction (3.01%) of participants have a junior high school educational background. This data aids in comprehending the educational

background of the respondents and how it may impact their comprehension and viewpoints on the management of village funds.

**Table 4**  
**Classification of Respondents' Education**

Education	Total	Percentage
SLTP	3	3,01%
SLTA	62	63,91%
D3/Bachelor's degree	32	32,98%
Total	97	100%

Source; Processed by Researchers

The respondents' employment experience categorization for the village fund management questionnaires in the Banyudono Sub-district is shown in Table 5. Sixty-seven per cent of the 97 respondents had more than five years of job experience, and ninety-nine per cent had between one and five years. Merely a little fraction (3.01%) of participants have a year or fewer of professional experience. This data offers a summary of the participant's employment experience, which might impact their comprehension and abilities in handling village finances.

**Table 5**  
**Classification of Respondents' Period of Service**

Length of Service	Total	Percentage
< 1 Tahun	3	3,01%
1-5 Tahun	19	19,59%
>5 Tahun	75	77,4%
Total	97	100%

Source; Processed by Researchers

Based on the results of the validity test presented in Table 6, it is evident that each statement regarding the variable of superior pressure (X1) exhibits R Count values greater than the R Table value of 0.1996. Given that the R Count values exceed the R Table value, it can be concluded that the variable of superior pressure is valid. Each statement effectively measures the concept of superior pressure and can be confidently utilized in the research.

**Table 6**  
**Validity Test of Superior Pressure**

<b>Indicator</b>	<b>R Count</b>	<b>R Table</b>	<b>Result</b>
X1.1 Statement	0,650	0,1996	Valid
X1.2 Statement	0,661	0,1996	Valid
X1.3 Statement	0,535	0,1996	Valid
X1.4 Statement	0,644	0,1996	Valid
X1.5 Statement	0,551	0,1996	Valid

Source; Processed by Researchers

From the table above, it shows that the validity test results on the internal control system (X2) show that R count has a value greater than R table. This shows that all statements from the internal control system are valid.

**Table 7**  
**Internal Control System Validity Test**

<b>Indicator</b>	<b>R Count</b>	<b>R Table</b>	<b>Result</b>
X2.1 Statement	0,560	0,1996	Valid
X2.2 Statement	0,833	0,1996	Valid
X2.3 Statement	0,673	0,1996	Valid
X2.4 Statement	0,732	0,1996	Valid
X2.5 Statement	0,761	0,1996	Valid

Source; Processed by Researchers

The results of the Table 8, Validity Test of the individual morality variable found that R count is greater than R table, from this statement it can be said that the statement of individual morality is valid.

**Table 8**  
**Individual Morality Validity Test**

<b>Indicator</b>	<b>R Count</b>	<b>R Table</b>	<b>Result</b>
X3.1 Statement	0,598	0,1996	Valid
X3.2 Statement	0,711	0,1996	Valid
X3.3 Statement	0,740	0,1996	Valid
X3.4 Statement	0,685	0,1996	Valid
X3.5 Statement	0,710	0,1996	Valid

Source; Processed by Researchers

It can be seen from Table 9., validity test findings that all of the statements about the apparatus ability variable (X4) have R Count values that are higher compared to the R Table value of 0.1996. Consequently, it may be said that the apparatus ability variable is legitimate.

Each statement accurately assesses the idea of apparatus ability and may be reliably used in research;

**Table 9**  
**Validity Test of Apparatus Ability**

<b>Indicator</b>	<b>R Count</b>	<b>R Table</b>	<b>Result</b>
X4.1 Statement	0,491	0,1996	Valid
X4.2 Statement	0,628	0,1996	Valid
X4.3 Statement	0,601	0,1996	Valid
X4.4 Statement	0,556	0,1996	Valid
X4.5 Statement	0,525	0,1996	Valid

Source; Processed by Researchers

Based on the findings of the validity test for the unethical action indicator, it can be said that all of the assertions (X5.1 to X5.4) are valid since their R Count values are higher than their R Table values. Consequently, these phrases accurately assess the variable of unethical actions and may be confidently used in this investigation;

**Table 10**  
**Validity test of Unethical Actions**

<b>Indicator</b>	<b>R Count</b>	<b>R Table</b>	<b>Result</b>
X5.1 Statement	0,680	0,1996	Valid
X5.2 Statement	0,584	0,1996	Valid
X5.3 Statement	0,620	0,1996	Valid
X5.4 Statement	0,579	0,1996	Valid

Source: Processed by Researchers

Based on the findings of the validity test for the leadership variable, it can be said that all of the claims (X6.1 to X6.5) are valid since their computed R values are higher than the values in the R table. This demonstrates that the statements used to assess leadership factors may be deemed legitimate for utilisation in this investigation;

**Table 11**  
**Leadership Validity Test**

<b>Indicator</b>	<b>R Hitung</b>	<b>R Tabel</b>	<b>Result</b>
X6.1 Statement	0,702	0,1996	Valid
X6.2 Statement	0,780	0,1996	Valid
X6.3 Statement	0,675	0,1996	Valid

X6.4 Statement	0,587	0,1996	Valid
X6.5 Statement	0,597	0,1996	Valid

Source: Processed by Researchers

The validity of statement table 12 may be determined based on the validity test findings of fraud in the administration of village finances, which show that R count is bigger than R table.

**Table 12**  
**Validity Test of Village Fund Management Fraud**

Indicator	R Count	R Table	Result
Y1 Statement	0,470	0,1996	Valid
Y2 Statement	0,436	0,1996	Valid
Y3 Statement	0,514	0,1996	Valid
Y4 Statement	0,527	0,1996	Valid
Y5 Statement	0,399	0,1996	Valid
Y6 Statement	0,485	0,1996	Valid
Y7 Statement	0,621	0,1996	Valid
Y8 Statement	0,92	0,1996	Valid
Y9 Statement	0,502	0,1996	Valid
Y10 Statement	0,577	0,1996	Valid

Source; Processed by Researchers

Table 13 presents the results of the reliability test for various variables. The Cronbach's Alpha values indicate the internal consistency of the items within each variable. Table 13 displays the results of the reliability test, indicating that various variables exhibit distinct degrees of dependability. The Superior Pressure variable has a Cronbach's Alpha of 0.591, suggesting a reasonable level of dependability. The reliability level is better for the Internal Control System & Individual Morality variables, with Cronbach's Alpha values of 0.754 and 0.723, respectively. The variables of Apparatus Ability and Unethical Behaviour have a moderate degree of dependability, as shown by their Cronbach's Alpha values of 0.430 and 0.434, respectively. Conversely, the variables measuring leadership and village fund management fraud have greater levels of dependability, as shown by their respective Cronbach's Alpha values of 0.688 and 0.642. This study enables researchers to evaluate the reliability of measurements and identify any necessary changes in the creation of research tools.

**Table 13**  
**Reliability Test**

Variable	Cronbach's Alpha	Description
Superior Pressure	0,591	Moderately Reliable
Internal Control System	0,754	Reliable
Individual Morality	0,723	Reliable
Apparatus Ability	0,430	Moderately Reliable
Unethical Behavior	0,434	Moderately Reliable
Leadership	0,688	Reliable
Village Fund Management Fraud	0,642	Reliable

Source; Processed by Researchers

These results indicate the degree to which the items within each variable consistently measure the same construct. Variable with Cronbach's Alpha values above 0.7 are generally considered reliable, while values between 0.6 and 0.7 indicate moderate reliability, and values below 0.6 may need further examination or refinement.

Table 14 presents the results of the normality test for the non-standardized residuals. The test assesses whether the residuals, which are the differences between observed and predicted values in a regression model, follow a normal distribution. The Asymp. Sig. (2-tailed) value is 0.384, indicating that there is no evidence to reject the null hypothesis of normality. This suggests that the non-standardized residuals are normally distributed.

**Table 14**  
**Normality Test**

Variable	Asymp. Sig. (2-tailed)	Description
Non-standardized residual	0,384	Normally Distributed

Source; Processed by Researchers

Regression analysis's validity depends on the residuals having a normal distribution because it guarantees that the model's underlying assumptions are fulfilled. More accurate inference and more dependable model parameter estimates are made possible by residuals that are normally distributed, which suggests that the regression model's mistakes are random

and do not follow any regular patterns. Consequently, one of the most important factors in determining how reliable the regression analysis's findings are is the residuals' normality.

Table 15 presents the results of the multicollinearity test for various variables. The test assesses the presence of multicollinearity, which occurs when independent variables in a regression model are highly correlated with each other.

For the variable Superior Pressure, both the tolerance value (0.899) and the Variance Inflation Factor (VIF) (1.113) are within acceptable ranges, indicating no evidence of multicollinearity. Similarly, for Internal Control System, Individual Morality, Apparatus Ability, Unethical Behavior, and Leadership, the tolerance values range from 0.390 to 0.920, and the corresponding VIF values range from 1.087 to 2.567.

**Table 15**  
**Multicollinearity Test**

Variable	Calculations		Description
	Tolerance	VIF	
Superior Pressure	0,899	1,113	No multicollinearity
Internal Control System	0,432	2,312	No multicollinearity
Individual Morality	0,390	2,567	No multicollinearity occurs
Apparatus Ability	0,628	1,592	No multicollinearity occurs
Unethical Behavior	0,920	1,087	No multicollinearity occurs
Leadership	0,685	1,460	No multicollinearity occurs

Source; Processed by Researchers

These results suggest that there are no problematic levels of multicollinearity among the independent variables. This absence of multicollinearity is crucial for ensuring the accuracy and reliability of the regression analysis, allowing for more confident interpretation of the estimated coefficients.

Table 16 provides the results of the heteroscedasticity test for various variables. The "Sig" column represents the significance level of the test, while the "Description" column explains the presence or absence of heteroscedasticity. The results from the heteroscedasticity test for various variables indicate that there is no evidence of heteroscedasticity present. For the variables Superior Pressure, Internal Control System, Individual Morality, Apparatus Ability, Unethical Behavior, and Leadership, the significance levels (Sig) are all above conventional thresholds, ranging from 0.139 to 0.832. These values

suggest an absence of heteroscedasticity, implying that the variance of the errors across observations remains constant for each variable. This absence of heteroscedasticity is crucial for ensuring the reliability of regression analysis, as it allows for more accurate interpretation of the regression results.

**Table 16**  
**Heteroscedasticity Test**

<b>Variable</b>	<b>Sig</b>	<b>Description</b>
Superior Pressure	0,745	No heteroscedasticity
Internal Control System	0,474	No heteroscedasticity
Individual Morality	0,522	No heteroscedasticity occurs
Apparatus Ability	0,139	No heteroscedasticity occurs
Unethical Behavior	0,832	No heteroscedasticity occurs
Leadership	0,666	No heteroscedasticity occurs

Source; Processed by Researchers

These results imply that the variance of the errors across the observations remains constant for each variable, indicating the absence of heteroscedasticity. This is important for the reliability of regression analysis, as heteroscedasticity violates one of its assumptions and can lead to biased and inefficient estimates. Therefore, the absence of heteroscedasticity allows for more accurate interpretation of the regression results.

The purpose of this multiple linear regression study is to determine how several independent variables (such as leadership, unethical behaviour, apparatus ability, internal control, superior pressure, and individual morality) relate to the dependent variable Total\_Y. The study findings indicated that the model had a strong fit, with a constant value of 17.182 ( $t = 4.750$ ,  $p < 0.001$ ). Nevertheless, the results indicate that there is no significant effect of any of the independent factors on Total\_Y ( $t = -0.610$ ,  $p = 0.543$ ;  $t = 1.130$ ,  $p = 0.262$ ;  $t = 1.162$ ,  $p = 0.248$ ;  $t = 1.528$ ,  $p = 0.130$ ;  $t = 0.957$ ,  $p = 0.341$ ). These findings apply to Superior Pressure and Internal Control as well as Individual Morality. The only independent variable that has a noteworthy impact is Unethical Behaviour ( $t = 4.964$ ,  $p < 0.001$ ), with a coefficient of 0.557. This implies that a one-unit rise in Unethical Behaviour is linked to a 0.427 increase in Total\_Y. According to the analysis's findings, the multiple linear regression model's most significant influence on Total\_Y is Unethical Behaviour.

**Table 17**  
**Multiple Linear Regression Analysis**

<b>Model</b>	<b>Unstandardized Coefficients</b>	<b>Standardized Coefficients</b>	<b>t</b>	<b>Sig.</b>	
(Constant)	17.182	3.617	4.750	.000	
X1. Superior Pressure	-.043	.070	-.053	-.610	.543
X2. Internal Control	.168	.148	.142	1.130	.262
X3. Individual Morality	.184	.159	.154	1.162	.248
X4. Apparatus Ability	.267	.174	.159	1.528	.130
X5. Unethical Behavior	.557	.112	.427	4.964	.000
X6. Leadership	.127	.132	.095	.957	.341

a. Dependent Variable: Total\_Y  
Source; Processed by Researchers

Table 18 displays the results of the t-test for the coefficients of the independent variables in a regression model. The t-test assesses whether each coefficient is significantly different from zero, indicating whether each independent variable has a statistically significant effect on the dependent variable.

**Tabel 18**  
**T-test**

<b>Variabel</b>	<b>Sig</b>	<b>Std. Sig.</b>
Constant	0,000	0,05
Superior Pressure	0,543	0,05
Internal Control System	0,262	0,05
Individual Morality	0,248	0,05
Apparatus Ability	0,130	0,05
Unethical Behavior	0,000	0,05
Leadership	0,341	0,05

Source of Data; Processed by Researchers

Based on the t test results in the table above, it can be explained that the effect of the independent variable on the dependent variable is as follows:

- 1) The superior pressure variable (X1) shows a significant value of  $0.543 > 0.05$ . This shows that the supervisor pressure variable partially has no significant effect.
- 2) The internal control system variable (X2) shows a significant value of  $0.262 > 0.05$ . This shows that the internal control system variable partially has no significant effect.
- 3) The individual morality variable (X3) shows a significant value of  $0.248 > 0.05$ . This shows that the individual morality variable partially has no significant effect.
- 4) The apparatus ability variable (X4) shows a significant value of  $0.130 > 0.05$ . This shows that the variable ability of the apparatus partially has no significant effect.
- 5) The variable of unethical behavior (X5) shows a significant value of  $0.000 < 0.05$ . This shows that the variable of unethical behavior partially has a significant effect.
- 6) The leadership variable (X6) shows a significant value of  $0.341 > 0.05$ . This shows that the variable unethical behavior partially has no significant effect.

The results of the analysis show that the calculated F value (9.432) is greater than the F table value (2.200), with a significance level (Sig) of 0.00, which is much smaller than the set significance level (0.05). Therefore, there is a significant difference between the groups in this analysis.

**Tabel 19**  
**F Test Analysis**

F hitung	F tabel	Sig	Std. Sig.
9,432	2,200	0,00	0,05

Source of Data; Processed by Researchers

Table 20 presents the coefficient of determination ( $R^2$ ) and related statistics for a regression model. R: The correlation coefficient (R) represents the strength and direction of the linear relationship between the independent and dependent variables in the model. In this case, R is 0.621, indicating a moderately strong positive linear relationship between the variables. R Square: The coefficient of determination ( $R^2$ ) measures the proportion of the variance in the dependent variable that is explained by the independent variables in the regression model. In this instance,  $R^2$  is 0.386, meaning that approximately 38.6% of the variance in the dependent variable is accounted for by the independent variables included in the model. Adjusted R Square: The adjusted coefficient of determination (adjusted  $R^2$ ) is a modified version of  $R^2$  that accounts for the number of predictors in the model. It adjusts

$R^2$  to penalize for the inclusion of unnecessary variables that do not significantly contribute to explaining the variance in the dependent variable. In this table, the adjusted  $R^2$  is 0.345, reflecting the proportion of variance in the dependent variable explained by the independent variables, adjusted for the number of predictors in the model.

**Tabel 20**  
**Coefficient of Determination**

<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>
0,621	0,386	0,345

Source of Data; Processed by Researchers

These statistics provide insights into the goodness-of-fit of the regression model, indicating how well the independent variables collectively explain the variation in the dependent variable. In this case, while the model accounts for a significant portion of the variance in the dependent variable ( $R^2 = 0.386$ ), the adjusted  $R^2$  suggests that some improvement may be achieved by refining the model or considering additional variables.

### **The Effect of Superior Pressure or (Target) on Prevention of Village Fund Management Fraud (Hypothesis Rejected).**

Based on the results of this research, it appears that superior pressure (X1) does not show a strong enough significance value, with a significance value of 0.071 which is greater than the generally used significance level of 0.05. This shows that in the regression model used, superior pressure does not have a significant influence on the dependent variable. Fraud theory and previous research provide in-depth insight regarding superior pressure in the context of fraud. Fraud theories, such as hexagon Vousinas' (2019) hexagon fraud theory, highlight the role of pressure as a factor that can influence the potential for fraud to occur. Pressure from superiors is one aspect that can encourage individuals to engage in unethical behavior or fraud in an organizational context.

According to Fangzhao Zhou (2018), found that CEOs and CFOs with relatively low salaries are more likely to commit fraud, regardless of whether there is delisting pressure or not. However, delisting pressure weakens the negative relationship between executive pay and the likelihood of corporate fraud. According to Safiq's (2019) view, the smaller (negative) finances are, the greater the pressure to commit financial statement fraud. When a regional agency company does not have cash, it will be under pressure to obtain financing so

that it will commit fraudulent financial reports, so that the financing can be approved. The results of this research strengthen research conducted by (Tiffani, 2009). So financial targets have no effect on fraudulent financial reports (Dewi & Anisykurlillah, 2021; Istikhoroh et al., 2021).

### **The Effect of Internal Control System on Prevention of Village Fund Management Fraud (Hypothesis Rejected).**

Based on the results of this study, the internal control system variable (X2) does not show a strong enough significant value ( $p\text{-value} = 0.262 > 0.05$ ). This shows that within the framework of the regression model used, the internal control system does not have a significant influence on the dependent variable, namely the prevention of fraud in the management of village funds. Internal control theory and previous research provide a deep understanding of the role of the internal control system in preventing fraud. A strong internal control system is expected to reduce opportunities for fraud, increase integrity, and ensure compliance with relevant regulations and policies in the management of village funds. The same opinion from Hayati & Amalia (2021) that the internal control system has no effect on preventing fraud in the management of village funds.

However, some previous studies provide similar results to these findings. For example, research Setiawan (2018), found that internal control has no significant effect on accounting fraud. Similar findings were also found in research Nyakarimi et al. (2020), which states that the control environment and control activities have no statistically significant effect on fraud prevention. However, there are different views from several other studies. Kulikova & Satdarova (2016) state that internal control is one of the effective methods for managing and controlling organizational activities, including the prevention of falsification of financial statements. Ogwiji, (2022) shows that the control environment and monitoring have a positive and significant effect on fraud prevention, especially in developed European countries. Thus, the results of this study indicate the complexity in the role of the internal control system in preventing fraud in the management of village funds.

### **The Effect of Individual Morality on Prevention of Village Fund Management Fraud (Hypothesis Rejected).**

Based on the research results, the individual morality variable (X3) shows a significance value of 0.248, which is greater than the commonly used significance level of

0.05. This indicates that within the framework of the regression model used, individual morality does not have a significant influence on the dependent variable, namely the prevention of village fund management fraud. This finding implies an interesting understanding of the relationship between individual morality and fraud prevention in village fund management (Dwianto et al., 2024). Although intuitively, high individual morality is assumed to lead to more ethical behavior and more effective fraud prevention, the results of this study indicate that the individual morality factor is not significant in this context (Lestari et al., 2017).

This finding is in line with other studies, such as those conducted Ataina Hudayati (2022), which show that personal financial needs have no effect on financial statement fraud. In addition, research Setiawan, (2018) found that individuals who have low morality tend to commit accounting fraud than individuals who have high morality. However, the opinion of Puspasari & Suwardi (2016), shows that individuals with low levels of morality tend to commit accounting fraud when internal control does not exist. This confirms the complexity of understanding the role of individual morality in the context of fraud prevention, as well as the need for further research to understand the contextual factors that influence fraud behavior (Dewi & Anisykurlillah, 2021; Dwianto et al., 2024). This research is in line with research conducted Utami et al. (2020), Ferdianti & Priono (2022) which states that there is no significant effect on the individual morality variable on preventing fraud in village fund management. Some researchers support the result that individual morality has no effect on financial irresponsibility (Khomsiyah, 2022).

#### **The Effect of Apparatus Ability on Prevention of Village Fund Management Fraud (Hypothesis Rejected).**

The results showed that the apparatus ability variable (X4) had a significance value of 0.130, which was greater than the commonly used significance level of 0.05. This means that the apparatus ability variable partially has no significant effect on preventing fraud in the management of village funds, or in other words, the fourth hypothesis is rejected. According to Arif and Indrawijaya (2022), a low level of competence in an employee is not only a potential risk for fraud, but can also be a trigger for harmful actions in the management of village funds. Adequate competence, including knowledge, skills, and a positive attitude towards integrity and responsibility, is a key factor in fraud prevention. This research is in

line with previous findings by Desviana et al. (2020), Ferdianti & Priono (2022) which show that the ability of the apparatus does not have a significant influence on fraud prevention in the management of village funds.

In the context of village fund management, it is important for village officials to have sufficient competence in order to be at the forefront of preventing fraud and managing village fund allocations with high efficiency (Dwianto, 2024). Thus, the management of village funds can be carried out more transparently, accountably, and effectively to improve community welfare. In line with research Diansari and Wijaya (2019) capability has no effect on financial statement fraud.

### **The Effect of Unethical Actions on Prevention of Village Fund Management Fraud (Hypothesis Accepted).**

According to the study's findings, the variable representing unethical behaviour (X5) has a significance value of 0.000, which is lower than the usually accepted significance threshold of 0.05. This demonstrates that immoral behaviours have a somewhat negative and substantial impact on deterring fraud in the administration of village money, confirming the acceptance of the fifth hypothesis. Rae & Subramaniam (2008) argue that fostering a morally upright work atmosphere would motivate workers to adhere to corporate policies and deter fraudulent behaviour. Recognising the significance of ethical practices in the administration of village money is a collective obligation that extends beyond individuals to include the whole organisation. Implementing a code of ethics may be a crucial tool in establishing a conducive workplace that upholds honesty.

According to Tatiane Machado (2017), unethical behaviour has a substantial influence on the rising prevalence of irregularities in Indonesia. Failure to adhere to ethical norms allows for the occurrence of several abnormalities, including corruption and abuse of authority. Unethical activities may erode public confidence in government and institutions, fostering a climate conducive to the proliferation of deviant behaviour. This study aligns with the earlier research conducted by Arthana (2019) and Ahriati et al. (2015), which demonstrate that unethical conduct has a substantial impact on the prevention of fraud in the administration of village finances. Hence, village fund management organisations must prioritise the establishment of an ethical work environment as a vital measure in mitigating

the likelihood of fraudulent activities and establishing a solid groundwork to uphold public confidence and accomplish sustainable development objectives.

### **The Effect of Leadership on Prevention of Village Fund Management Fraud (Hypothesis Rejected).**

Based on the results of this study, the leadership variable (X6) has a significance value of 0.341, which is greater than the level of significance generally used, namely 0.05. This indicates that partially, leadership does not significantly affect the prevention of fraud in the management of village funds, or in other words, the sixth hypothesis is rejected.

According to Subramaniam (2008), an ethical organizational environment has direct implications for fraud prevention in the management of village funds. An atmosphere supported by high ethical values creates a strong foundation for transparency, accountability, and integrity in the management of village funds. Leadership styles that do not prioritize integrity and transparency are likely to create an environment where fraudulent practices can flourish. A lack of supportive ethical values also increases the risk of fraud and provides a less robust basis for maintaining integrity in the management of village funds.

This research is consistent with previous findings by Pramudita (2013), which showed that leadership has no significant influence on fraud prevention in the management of village funds. Therefore, it is important for leaders in the context of village fund management to prioritize ethical values, transparency, and accountability in building a work environment that supports integrity and fraud prevention. Tatiane Machado (2017), the research findings provide suggestions for improving corporate culture

### **CONCLUSION**

The study's results indicate that various factors evaluated have varying degrees of effect on the prevention of fraud in the administration of village money. The hypothesis about the impact of superior pressure on fraud prevention was refuted, suggesting that superior pressure has no meaningful effect on fraud prevention. Similarly, the hypothesis about the effect of the internal control system on fraud prevention was also disproven, indicating that the internal control system does not have a substantial impact on preventing fraud in village fund administration.

The theory on individual morality was refuted, suggesting that individual morality has no major impact on fraud prevention. Furthermore, the hypothesis about the influence of the apparatus's ability on fraud prevention was disproven, indicating that the apparatus's capacity does not have a major role in preventing fraud in village fund administration. Nevertheless, the hypothesis about the influence of unethical conduct on fraud prevention was validated, emphasising the substantial adverse effect of unethical behaviour on discouraging fraud in the administration of village funds. Finally, the hypothesis about the impact of leadership on fraud prevention was dismissed, suggesting that leadership does not have a substantial impact on fraud prevention.

## REFERENCES

- Acharya, A., Anand, J., Cuypers, I., Geng, X., Kotha, R., Smith, R., Schillebeeckx, S., Shamsie, J., Tatarynowicz, A., Wang, H., & Zhang, C. M. (2016). *Corruption In International Business*. 1–27.
- Achmad, T., Ghozali, I., Helmina, M. R. A., Hapsari, D. I., & Pamungkas, I. D. (2023). Detecting Fraudulent Financial Reporting Using the Fraud Hexagon Model: Evidence from the Banking Sector in Indonesia. *Economies*, 11(1). <https://doi.org/10.3390/economies11010005>
- Adetiloye, K. A., Olokoyo, F. O., & Taiwo, J. N. (2016). Fraud prevention and internal control in the nigerian banking system. *International Journal of Economics and Financial Issues*, 6(3), 1172–1179.
- Adi Kurniawan Saputra, K., Dian Pradnyanitasari, P., & Made Intan Priliandani dan Gst B Ngr P Putra, N. I. (2019). Praktek Akuntabilitas Dan Kompetensi Sumber Daya Manusia Untuk Pencegahan Fraud Dalam Pengelolaan Dana Desa. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, 10(2), 168–176. <http://dx.doi.org/10.22225/kr.10.2.915.168-176>
- Agbaje, W. H., & Oloruntoba, S. R. (2018). An Assessment of Impact of Financial Statement Fraud on Profit Performance of Manufacturing Firm in Nigeria: A Study of Food and Beverage Firms in Nigeria. *European Journal of Business and Management* *Www.Iiste.Org* ISSN, 10(9), 1–16. <https://www.researchgate.net/publication/324779812>
- Ågotnes, K. W., Skogstad, A., Hetland, J., Olsen, O. K., Espevik, R., Bakker, A. B., & Einarsen, S. V. (2021). Daily work pressure and exposure to bullying-related negative acts: The role of daily transformational and laissez-faire leadership. *European Management Journal*, 39(4), 423–433. <https://doi.org/10.1016/j.emj.2020.09.011>
- Akinbowale, O. E., Klingelhöfer, H. E., & Zerihun, M. F. (2020). An innovative approach in combating economic crime using forensic accounting techniques. *Journal of*

- Financial Crime*, 27(4), 1253–1271. <https://doi.org/10.1108/JFC-04-2020-0053>
- Albrecht. (2012). *Fraud Examination*. South-Western Cengage Learning. *Fraud Examination*.
- Anand, V., Tina Dacin, M., & Murphy, P. R. (2015). The Continued Need for Diversity in Fraud Research. *Journal of Business Ethics*, 131(4), 751–755. <https://doi.org/10.1007/s10551-014-2494-z>
- Anantawikrama, Komang, & Daniel. (2019). Proactive Fraud Audit, Whistleblowing and Cultural Implementation of Tri Hita Karana for Fraud Prevention. *European Research Studies Journal*, XXII(Issue 3), 201–214. <https://doi.org/10.35808/ersj/1466>
- Anindya, J. R., & Adhariani, D. (2019). Fraud risk factors and tendency to commit fraud: analysis of employees' perceptions. *International Journal of Ethics and Systems*, 35(4), 545–557. <https://doi.org/10.1108/IJOES-03-2019-0057>
- Arif, M., & Indrawijaya, S. (2022). Kompetensi Dan Komunikasi Organisasi Terhadap Kinerja Pegawai Yang Dimediasi Oleh Motivasi Kerja (Studi Pada Dinas Penanaman Modal Dan Perizinan Terpadu Satu Pintu (Dpm-Ptsp) Provinsi Jambi). *Jurnal Manajemen Terapan Dan Keuangan*, 10(02), 315–328. <https://doi.org/10.22437/jmk.v10i02.13174>
- Arifin, B. (2020). Village fund, village-owned-enterprises, and employment: Evidence from Indonesia. *Journal of Rural Studies*. <https://www.sciencedirect.com/science/article/abs/pii/S0743016720300103>
- Ashforth, B. E., & Anand, V. (2003). the Normalization of Corruption in Organizations. *Research in Organizational Behavior*, 25(03), 1–52. [https://doi.org/10.1016/S0191-3085\(03\)25001-2](https://doi.org/10.1016/S0191-3085(03)25001-2)
- Astuty, K. (2022). The Effect of Organizational Commitment, Moral Leadership, Work Environment, Religiosity and Love of Money Towards Fraud Intention. *Jurnal Ekonomi, Manajemen, Akuntansi Dan Keuangan*, 3(1), 243–256. <https://doi.org/10.53697/emak.v3i1.421>
- Ataina Hidayati. (2022). Financial pressure and related party transactions on financial statement fraud: fraud triangle perspective. *International Journal of Business and Emerging Markets*. <https://www.inderscienceonline.com/doi/abs/10.1504/IJBEM.2022.121903>
- Berger-Walliser, G., & Scott, I. (2018). Redefining corporate social responsibility in an era of globalization and regulatory hardening. *American Business Law Journal*, 55(1), 167–218. <https://doi.org/10.1111/ablj.12119>
- Bisschoff, T., & Grobler, B. (1998). The management of teacher competence. *Journal of In-Service Education*, 24(2), 191–211. <https://doi.org/10.1080/13674589800200041>
- Briffault, R. (1990). *Our Localism: Part I--The Structure of Local Government Law*.

- Columbia Law Review*, 90(1), 1. <https://doi.org/10.2307/1122837>
- C. Köbis, N., Soraperra, I., & Shalvi, S. (2021). The Consequences of Participating in the Sharing Economy: A Transparency-Based Sharing Framework. *Journal of Management*, 47(1), 317–343. <https://doi.org/10.1177/0149206320967740>
- Chen, C., LeGates, R., & Fang, C. (2019). From coordinated to integrated urban and rural development in China's megacity regions. *Journal of Urban Affairs*, 41(2), 150–169. <https://doi.org/10.1080/07352166.2017.1413285>
- Clark, R., Reed, J., & Sunderland, T. (2018). Bridging funding gaps for climate and sustainable development: Pitfalls, progress and potential of private finance. *Land Use Policy*, 71(December 2017), 335–346. <https://doi.org/10.1016/j.landusepol.2017.12.013>
- Dani, R. M., Mansor, N., Awang, Z., & Afthanorhan, A. (2022). a Confirmatory Factor Analysis of the Fraud Pentagon Instruments for Measurement of Fraud in the Context of Asset Misappropriation in Malaysia. *Journal of Social Economics Research*, 9(2), 70–79. <https://doi.org/10.18488/35.v9i2.3063>
- Delfino, G. F., & van der Kolk, B. (2021). Remote working, management control changes and employee responses during the COVID-19 crisis. *Accounting, Auditing and Accountability Journal*, 34(6), 1376–1387. <https://doi.org/10.1108/AAAJ-06-2020-4657>
- Desviana, D., Basri, Y. M., & Nasrizal, N. (2020). Analisis Kecurangan pada Pengelolaan Dana Desa dalam Perspektif Fraud Hexagon. *Studi Akuntansi Dan Keuangan Indonesia*, 3(1), 50–73. <https://doi.org/10.21632/saki.3.1.50-73>
- Dewi, K., & Anisykurlillah, I. (2021). Analysis of the Effect of Fraud Pentagon Factors on Fraudulent Financial Statement with Audit Committee as Moderating Variable. *Accounting Analysis Journal*, 10(1), 39–46. <https://doi.org/10.15294/aaaj.v10i1.44520>
- Diansari, R. E., & Wijaya, A. T. (2019). Diamond fraud analysis in detecting financial statement fraud. *Journal of Business and Information Systems (e-ISSN: 2685-2543)*, 1(2), 63–76. <https://doi.org/10.36067/jbis.v1i2.23>
- Dwianto, A. (2024). Fraud Diamond. *KEUNIS*, 23(1), 72–89.
- Dwianto, A., Puspitasari, D., & Setiawati, E. (2024). Moderasi Komite Audit Sebagai Peredam Kecurangan Pelaporan Keuangan. *Owner*, 8(1), 839–860. <https://doi.org/10.33395/owner.v8i1.1899>
- Fachrurrozie, F., Wahyudin, A., Nurkhin, A., Mukhibad, H., Kardiyem, K., & Saputri, F. M. (2020). The determinant of the financial fraud of the village fund management. *Jurnal Keuangan Dan Perbankan*, 24(1), 95–105. <https://doi.org/10.26905/jkdp.v24i1.3576>
- Fangzhao Zhou. (2018). Delisting pressure, executive compensation, and corporate fraud: Evidence from China. *Pacific-Basin Finance Journal*. <https://www.sciencedirect.com/science/article/abs/pii/S0927538X17304316>

- Febriarty, A., Widyarti, M. T. H., & Romangsi, I. N. (2022). the Influences of Accountability, Transparency and Internal Control With Participation As Moderation Variable on Fraud Prevention in Village Funds Management. *Jurnal Aktual Akuntansi Keuangan Bisnis Terapan (AKUNBISNIS)*, 5(1), 61. <https://doi.org/10.32497/akunbisnis.v5i1.3616>
- Ferdianti, G. E., & Priono, H. (2022a). Faktor-Faktor Yang Mempengaruhi Pencegahan Fraud Dalam Pengelolaan Apbdes Di Kecamatan Prambon. *Equilibrium : Jurnal Ilmiah Ekonomi, Manajemen Dan Akuntansi*, 11(2), 28. <https://doi.org/10.35906/equili.v11i2.1103>
- Ferdianti, G. E., & Priono, H. (2022b). *FAKTOR-FAKTOR YANG MEMPENGARUHI PENCEGAHAN FRAUD DALAM Program Studi Akuntansi , Fakultas Ekonomi dan Bisnis , Universitas Pembangunan Nasional “ Veteran ” Jawa Timur*. 11(2).
- Georgios L. Vousinas. (2019). Advancing theory of fraud: the S.C.O.R.E. model. *Journal of Financial Crime*. <https://www.emerald.com/insight/content/doi/10.1108/JFC-12-2017-0128/full/html>
- Ghaffar, A. A. (2016). *Penentuan Awal Dan Akhir Masa Idah Dalam Pandangan Kantor Urusan Agama (Kua) Kabupaten Serdang Bedagai Sumatera Utara*. 20, 1–23.
- Ghozali, I., & Diponegoro, U. (2018). *Jaes-imang*. September.
- Gunawan, J., Permatasari, P., & Tilt, C. (2020). Sustainable development goal disclosures: Do they support responsible consumption and production? *Journal of Cleaner Production*, 246, 118989. <https://doi.org/10.1016/j.jclepro.2019.118989>
- Harris, T. (2008). For Immediate Release Date : Contact : Phone : Email : Coso Releases Exposure Draft of Guidance on Monitoring Internal Control. *FOR IMMEDIATE RELEASE*.
- Harun, H. (2022). The Effect Of Individual Morality And Internal Control System Against Fraud At The Publicservice Center In Pinrang Regency. *Journal AK-99*, 2(November 2022), 116–123.
- Hayati, N., & Amalia, I. (2021). The effect of religiosity and moderation of morality on fraud prevention in the management of village funds. *The Indonesian Accounting Review*, 11(1), 105. <https://doi.org/10.14414/tiar.v11i1.2297>
- Hull, M. S. (2008). Ruled by records: The expropriation of land and the misappropriation of lists in Islamabad. *American Ethnologist*, 35(4), 501–518. <https://doi.org/10.1111/j.1548-1425.2008.00095.x>
- Istikhoroh, S., Sukandani, Y., Lasiyono, U., Utomo, S. P., & Ac, E. A. (2021). Financial Target , External Pressure , and Ineffective Monitoring: How Do The Impacts On Financial Statement Fraud? *Saudi Journal of Economics and Finance*, 5(9), 354–360. <https://doi.org/10.36348/sjef.2021.v05i09.00>
- Jancsics, D. (2019). Corruption as Resource Transfer: An Interdisciplinary Synthesis. *Public*

- Administration Review*, 79(4), 523–537. <https://doi.org/10.1111/puar.13024>
- Johnson, E. N., Kidwell, L. A., Lowe, D. J., & Reckers, P. M. J. (2019). Who Follows the Unethical Leader? The Association Between Followers' Personal Characteristics and Intentions to Comply in Committing Organizational Fraud. *Journal of Business Ethics*, 154(1), 181–193. <https://doi.org/10.1007/s10551-017-3457-y>
- Khomsiyah, N. M. N. dan K. P. (2022). Jurnal Riset Akuntansi Mercu Buana. *Jramb*, 8(November), 82–95.
- Kim, K.-H., Hwangbo, G., & Kim, S.-G. (2015). The effect of weight-bearing exercise and non-weight-bearing exercise on gait in rats with sciatic nerve crush injury. *Journal of Physical Therapy Science*, 27(4), 1177–1179. <https://doi.org/10.1589/jpts.27.1177>
- Kulikova, L. I., & Satdarova, D. R. (2016). Internal control and compliance-controls effective methods of management, detection and prevention of financial statement fraud. *Academy of Strategic Management Journal*, 15(SpecialIssue1), 98–109.
- Lestari, E. B., Tarjo, -, & Prasteyono, -. (2017). the Factors Affecting Tendency of Fraud in Government Sector. *Journal of Auditing, Finance, and Forensic Accounting*, 5(2), 67. <https://doi.org/10.21107/jaffa.v5i2.3408>
- Li, T. M. (2016). Governing rural Indonesia: convergence on the project system. *Critical Policy Studies*, 10(1), 79–94. <https://doi.org/10.1080/19460171.2015.1098553>
- Manurung, E. T., Maratno, S. F. E., Permatasari, P., Rahman, A. B., Qisthi, R., & Manurung, E. M. (2022). Do Village Allocation Funds Contribute towards Alleviating Hunger among the Local Community (SDG#2)? An Insight from Indonesia. *Economies*, 10(7). <https://doi.org/10.3390/economies10070155>
- Murphy, P. R. (2021). Psychological Pathways to Fraud: Understanding and Preventing Fraud in Organizations. *Journal of Business Ethics*. <https://link.springer.com/article/10.1007/s10551-011-0741-0>
- Nagirikandalage, P., Binsardi, A., & Kooli, K. (2022). Audit sampling strategies and frauds: an evidence from Africa. *Managerial Auditing Journal*, 37(1), 170–192. <https://doi.org/10.1108/MAJ-06-2020-2695>
- Noviani, N., Nurmala, P., & Adiwibowo, A. S. (2022). Pengaruh Gaya Kepemimpinan, Moralitas Individu, Dan Audit Internal Terhadap Risiko Fraud. *Kompartemen : Jurnal Ilmiah Akuntansi*, 19(2), 68. <https://doi.org/10.30595/kompartemen.v19i2.9149>
- Novita Sari., Achmad Hizazi., W. (2021). Effect of Good Corporate Governance and Leverage on Profitability-Mediated Tax Avoidance (Study on Mining Companies listed on the Indonesia Stock Exchange 2016 – 2019). *International Journal of Academic Research in Accounting Finance and Management Sciences*, 11(2), 202–221. <https://doi.org/10.6007/IJARAFMS>
- Nyakarimi, S. N., Kariuki, S. N., & Kariuki, P. W. (2020). Application of internal control

- system in fraud prevention in banking sector. *International Journal of Scientific and Technology Research*, 9(3), 6524–6536.
- Ogwiji, J. (2022). Internal Control System and Fraud Prevention of Quoted Financial Services Firms in Nigeria: A Smart PLS-SEM Approach. *European Journal of Accounting, Auditing and Finance Research*, 10(4), 1–13. <https://doi.org/10.37745/ejaaf.2013/vol10no4pp.1-13>
- Ostrom, E. (1996). Crossing the great divide: Coproduction, synergy, and development. *World Development*, 24(6), 1073–1087. [https://doi.org/10.1016/0305-750X\(96\)00023-X](https://doi.org/10.1016/0305-750X(96)00023-X)
- Patricia Craja. (2020). Deep learning for detecting financial statement fraud. *Decision Support Systems*. <https://www.sciencedirect.com/science/article/abs/pii/S0167923620301767>
- Prayogi, G. D., & Sudaryati, E. (2019). Sistem Pengendalian Intern Pemerintah ( SPIP ) sebagai suatu sistem terintegrasi yang BAJ ( Behavioral Accounting Journal ) unsur Sistem Pengendalian Intern Pemerintah menurut Peraturan Pemerintah Nomor 60 Tahun 2008 adalah lingkungan pengendalian . *Lingk. Behavioral Accounting Journal*, 2(1), 54–70.
- Puspasari, N., & Suwardi, E. (2016). the Effect of Individual Morality and Internal Control on the Propensity To Commit Fraud: Evidence From Local Governments. *Journal of Indonesian Economy and Business*, 31(1), 208. <https://doi.org/10.22146/jieb.15291>
- Putri, R. A. (2023). Integritas Perangkat Desa Dalam Pengelolaan Dana Desa (Studi Kasus : Kantor Desa Minta Kasih Kecamatan Salapian Kabupaten. *Jurnal Jubisma*, 5(2).
- Putri, T. V. Y. (2019). Fraud Pentagon Dalam Manajemen Laba Di Perusahaan Manufaktur Logam Dan Kimia. *Jurnal Wahana Akuntansi*, 14(2), 143–155. <https://doi.org/10.21009/wahana.14.023>
- Rae, K., & Subramaniam, N. (2008). Quality of internal control procedures: Antecedents and moderating effect on organisational justice and employee fraud. *Managerial Auditing Journal*, 23(2), 104–124. <https://doi.org/10.1108/02686900810839820>
- Resosudarmo, I. A. P., Tacconi, L., Sloan, S., Hamdani, F. A. U., Subarudi, Alviya, I., & Muttaqin, M. Z. (2019). Indonesia’s land reform: Implications for local livelihoods and climate change. *Forest Policy and Economics*, 108(April), 101903. <https://doi.org/10.1016/j.forpol.2019.04.007>
- Romney, M. (2012). *Accounting Information Systems Australasian Edition*. <https://books.google.co.id/books?id=FhTiBAAAQBAJ&lpg=PP1&ots=6g2R5ceMjT&dq=Romney%26Steinbart&lr&hl=id&pg=PR4#v=onepage&q&f=false>
- Rosifa, D., & Supriatna, I. (2022). Analisis Faktor-Faktor yang Mempengaruhi Kecenderungan Kecurangan pada Pengelolaan Dana Desa (Survei pada Pemerintahan Desa di Kabupaten Bandung Barat). *Indonesian Accounting Research Journal*, 2(3),

- 218–236. <https://doi.org/10.35313/iarj.v2i3.4117>
- Rustiarini, N. W., T, S., Nurkholis, N., & Andayani, W. (2019). Why people commit public procurement fraud? The fraud diamond view. *Journal of Public Procurement*, 19(4), 345–362. <https://doi.org/10.1108/JOPP-02-2019-0012>
- Sariwati, N. W., & Sumadi, N. K. (2021). Pengaruh Kompetensi, Praktek Akuntabilitas Dan Moralitas Individu Terhadap Pencegahan (Fraud) Dalam Pengelolaan Dana Desa. *Hita Akuntansi Dan Keuangan*, 2(3), 279–291. <https://doi.org/10.32795/hak.v2i3.1815>
- Setiawan, S. (2018). the Effect of Internal Control and Individual Morality on the Tendency of Accounting Fraud. *Asia Pacific Fraud Journal*, 3(1), 33. <https://doi.org/10.21532/apfj.001.18.03.01.04>
- Sibuea, N., Indra Prayoga, B., Kartiko, A., & Arsyawina, A. (2022). The Influence of Quality of Services and Infrastructures on Inpatient Satisfaction. *Majapahit Journal of Islamic Finance and Management*, 1(2), 100-112. <https://doi.org/10.31538/mjifm.v1i2.11>
- Sihombing, K. S., & Rahardjo, S. N. (2014). Analisis fraud diamond dalam mendeteksi financial statement fraud: studi empiris pada perusahaan manufaktur yang terdaftar di Bursa Efek Indonesia (BEI) Tahun 2010-2012. *Diponegoro Journal of Accounting*, 3(2), 657–668. <https://ejournal3.undip.ac.id/index.php/accounting/article/view/6136>
- Siu Wai Wong. (2021). A new model of village urbanization? Coordinative governance of state-village relations in Guangzhou City, China. *Land Use Policy*. <https://www.sciencedirect.com/science/article/abs/pii/S0264837721002234>
- Sugiharti, D. K., Muttaqin, Z., & Ramadhani, R. H. (2021). The Supervision of Village Fund Management to Prevent Corruption. *Padjadjaran Jurnal Ilmu Hukum*, 8(3), 356–378. <https://doi.org/10.22304/pjih.v8n3.a3>
- Sutarih, A., & Agustina, H. (2020). *The Power Versus Political Ethics in Selecting the Regional Head and Its Relationship with Corruption in Indonesia*. 429(Icasseth 2019), 130–134. <https://doi.org/10.2991/assehr.k.200402.030>
- Tatiane Machado. (2017). Pengaruh Kesesuaian Kompensasi, Motivasi Dan Budaya Etis Organisasi Terhadap Kecurangan Laporan Keuangan Daerah במים אפורים. מים ודשקייד. *549*, 40–42.
- Taufik, T. (2019). The effect of internal control system implementation in realizing good governance and its impact on fraud prevention. *International Journal of Scientific and Technology Research*, 8(9), 2159–2165.
- Tiffani, L. dan M. (2009). Deteksi Financial Statement Fraud dengan Analisis Fraud Triangel pada Perusahaan Manufaktur yang Terdaftar Di Bursa Efek Indonesia. *Jurnal Akuntansi Dan Auditing Indonesia*, 19(2), 112–125.

- Toha, Mohamad & Supriyanto. (2023). Factors Influencing the Consumer Research Process: Market Target, Purchasing Behavior and Market Demand (Literature Review Of Consumer Behavior). *Danadyaksa: Post Modern Economy Journal*, 1(1), 1–17. Retrieved from <https://e-journal.bustanul-ulum.id/in>
- Utami, Z. D., Sarwono, A. E., & Astuti, D. S. P. (2020). Pengaruh Penyajian Laporan Keuangan Desa, Lingkungan Pengendalian Dan Moralitas Perangkat Terhadap Potensi Fraud Dalam Pengelolaan Alokasi Dana Desa (Studi Kasus di Desa Sungai Golang Kecamatan Kelayang Kabupaten Indragiri Hulu). *Jurnal Akuntansi Dan Sistem Teknologi Informasi*, 15(3), 239–247. <https://doi.org/10.33061/jasti.v15i3.3687>
- Vousinas, G. L. (2019). Advancing theory of fraud: the S.C.O.R.E. model. *Journal of Financial Crime*, 26(1), 372–381. <https://doi.org/10.1108/JFC-12-2017-0128>
- Wagner, J. (2022). *The Shapes of Fraud*.
- Wahyudi, S., Achmad, T., & Pamungkas, I. D. (2021). Village apparatus competence, individual morality, internal control system and whistleblowing system on village fund fraud. *WSEAS Transactions on Environment and Development*, 17(6), 672–684. <https://doi.org/10.37394/232015.2021.17.65>
- Wahyuni, N., & Afroh, I. K. F. (2021). Pengaruh Kompetensi dan Sistem Pengendalian Internal Terhadap Akuntabilitas Pengelolaan Dana Desa (Studi Empiris di Kecamatan Beuki Kabupaten Situbondo). *Business and Economics Conference in Utilization of Modern Technology*, 126–133. <https://journal.unimma.ac.id>
- Weisel, O., & Shalvi, S. (2015). The collaborative roots of corruption. *Proceedings of the National Academy of Sciences of the United States of America*, 112(34), 10651–10656. <https://doi.org/10.1073/pnas.1423035112>
- Wolfe, D. T., & Hermanson, D. R. (2004). The FWolfe, D. T. and Hermanson, D. R. (2004) ‘The Fraud Diamond: Considering the Four Elements of Fraud: Certified Public Accountant’, *The CPA Journal*, 74(12), pp. 38–42. doi: DOI:raud Diamond: Considering the Four ElemWolfe, D. T. and Hermanson, D. R. *The CPA Journal*, 74(12), 38–42.
- Yustikasari, Y., Gemiharto, I., & Ayuningtyas, F. (2021). The Development of Communication Model for the Empowerment of Highly Poor Villages in Pangandaran Regency, West Java, Indonesia. *IOP Conference Series: Earth and Environmental Science*, 819(1). <https://doi.org/10.1088/1755-1315/819/1/012038>
- Zakiy, M. F. (2022). Perspective Of Crowe’s Fraud Pentagon In Detecting Fraudulent Financial Statement. *International Journal of Economics, Business and Accounting Research*, 2022(4), 2314–2329.