VILLAGE OFFICIALS' PERCEPTIONS OF THE POTENTIAL FOR FRAUD IN VILLAGE FUND MANAGEMENT WITH MORAL REASONING AS A MODERATING VARIABLE

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Abstract

This study aims to analyze the influence of collusion, ego, and fraud hexagon elements on the potential for fraud in village fund management, as well as the role of moral reasoning as a moderating variable. The results indicate that collusion and ego have a positive and significant effect on the potential for fraud, meaning that higher levels of collusion and ego among village officials increase the likelihood of fraud. Conversely, factors such as pressure, capability, opportunity, and rationalization do not have a significant impact on fraud potential. Further findings reveal that moral reasoning significantly weakens the influence of pressure, collusion, opportunity, rationalization, and ego on fraud potential. However, the capability element remains significant and cannot be moderated by moral reasoning. These results underscore the importance of strengthening moral reasoning through ethics and integrity training for village officials to reduce the potential for fraud in village fund management.

Keywords: Collusion, Ego, Fraud Hexagon, Moral Reasoning, Village Fund Fraud

INTRODUCTION

Every organization is inevitably exposed to the risk of fraud, regardless of its form, type, size, or activities. Fraud is a term that refers to an act of deception or deliberate misconduct carried out to gain benefits for the perpetrator while, on the other hand, causing harm to other parties or institutions (Ristianingsih, 2018). Today, fraud has become a serious issue that needs to be addressed by every country, both developed and developing. The *Association of Certified Fraud Examiners* (2024) ven states that fraud is the largest and most damaging form of financial crime in the world, with estimated losses reaching trillions of dollars annually.

Broadly speaking, fraud can be classified into three types: (1) asset misappropriation; (2) corruption; and (3) financial statement fraud. Based on data compiled by ACFE (2024) the most common type of fraud globally is asset misappropriation, accounting for 89% of total cases. However, this type tends to result in the lowest median losses, at $120,000 per case. Meanwhile, nearly half of all fraud cases (48%) are corruption-related, with median losses of $200,000 per case. The third category, financial statement fraud, occurs when perpetrators deliberately cause material misstatements or omissions in an organization's financial reports. Although this is the least common form of fraud, representing only 5% of cases, it results in the highest median losses, at $766,000 per case.

The potential for fraud in village fund management is supported by evidence from the *Corruption Trend Monitoring Report 2023* issued by (ICW, 2024) which revealed that the village sector had the highest number of corruption cases, with 187 cases reported in 2023. A deeper look into the report shows an alarming trend: over the past eight years, corruption cases in the village sector have continuously increased. Even more concerning is that the number of suspects consistently outnumbers the number of reported cases, indicating signs of collusion in village fund management fraud. The impact of such collusion is also evident in the potential state losses, which appear to be directly proportional to the number of suspects identified.

This situation arises because the cycle of village fund management has not been properly implemented at the grassroots level. The Corruption Eradication commision (2015) conducted a study titled *Village Financial Management: Village Funds and Their Allocation*, which concluded that village financial management remains weak. This is partly due to the Village Law and supporting regulations, which are relatively new, overlapping with other regulations, and not yet fully understood by all stakeholders. Moreover, limited access to information and the generally low competence of villagers in managing funds further contribute to weak financial management.

Given the rising incidence of fraud, particularly in village fund management, further research is needed to identify the factors that drive individuals to commit fraudulent acts. In this study, the researcher analyzes fraud from the perspective of the Fraud Hexagon Theory. This new theory was chosen because, as time progresses, fraud theories also evolve. The Hexagon Theory is an extension of the Pentagon Theory, which was considered insufficient to fully explain the factors influencing fraud. Developed by Vousinas (2019) of the National Technical University of Athens, the theory expands on the Pentagon Theory (S.C.O.R.E), which includes Stimulus (pressure), Capability (competence), Opportunity, Rationalization, and Ego (arrogance), by adding Collusion. Thus, the updated model is known as

S.C.C.O.R.E. This theory posits that collusion can unintentionally serve as a motivation for fraud, which distinguishes this study from previous ones.

Previous research has tested elements of the Fraud Hexagon to examine their influence on fraudulent behavior. However, these efforts have produced contradictory results, making it necessary to conduct further studies on the factors that drive individuals to commit fraud. Attribution Theory explains that individual behavior patterns are influenced by both internal and external factors (Robbins & Judge, 2009). It argues that a person's actions are shaped by a combination of internal and external forces (Ikhsan & Ishak, 2005). On the other hand, Situational Action Theory suggests that criminal behavior arises from the interaction between an individual's moral framework, self-control, and the criminogenic characteristics of their environment. This theoretical framework shows that both individual and situational factors collaboratively determine whether someone views criminal activity as a viable option. It also suggests that, in the same situation, individuals may act differently depending on their level of moral reasoning.

REVIEW OF LITERATURE

Attribution Theory

This theory provides a framework for analyzing whether an individual's actions are attributed to internal dispositions or external circumstances. As noted by Robbins (2003), attribution theory explains the various ways individuals evaluate others, which depends on the meaning they assign to certain behaviors.

Situational Action Theory

SAT functions as a contemporary general theory of moral action and criminal behavior, aiming to reconcile individual and environmental explanatory frameworks within situational contexts (Wikström, 2019).

Fraud

Association of Certified Fraud Examiners (2020) in its study, defines fraud as a deliberate act that violates the law, carried out with the intent to manipulate or disseminate false information to other stakeholders.

Fraud Hexagon Theory

The Fraud Hexagon Theory was introduced by Georgios L. Vousinas in 2019 through his study entitled *"Advancing Theory of Fraud: The S.C.O.R.E. Model."* The theory explains the factors that drive individuals to commit fraudulent acts.

Moral Reasoning

Velasquez, (2018) explains that moral reasoning involves the evaluation of individual, institutional, or policy-oriented behavior in relation to established moral standards.

RESEARCH METHOD

Research Design

This study employs a quantitative research design, utilizing survey methodology for data collection. According to Sheard (2018), quantitative research is defined as a systematic process of explaining a problem or phenomenon through the collection of numerical data, which is then analyzed using mathematical techniques, particularly statistical methods. Furthermore, scholars emphasize that quantitative research requires data that can be

measured numerically and analyzed statistically to support or reject a given hypothesis (Williams & Shepherd, 2015). In this context, the survey method is used by the researcher as a means to quantitatively characterize various tendencies, behaviors, or opinions within a population by analyzing a sample drawn from that population. Based on findings from this sample, the researcher then formulates generalizations or statements about the larger population (Creswell & Hirose, 2019).

Population

The population in this study comprises all village officials responsible for managing village funds in East Lampung Regency. Village officials were chosen because they are considered capable of providing an accurate overview of village fund management, as they are directly involved in managing these funds on a daily basis. In addition, East Lampung Regency was selected as the research location for several reasons, namely:

1. East Lampung Regency has the highest number of poor residents, totaling 142,695 people.
2. The open unemployment rate in East Lampung Regency has been relatively volatile during the implementation of the village fund program.
3. The open unemployment rate in East Lampung Regency has consistently increased over the past five years.

These facts contradict the findings of Wahyudi & Khotimah (2022) and Zuliansyah & Wahyudi (2024), which indicate that the Village Fund Program had a negative and significant impact on poverty levels in Lampung Province. Based on these findings, the researcher chose all village officials in East Lampung Regency as the population for this study.

Sample

The sample used in this study consists of village officials in East Lampung Regency. The sampling technique applied was probability sampling, specifically stratified random sampling. This sampling method involves identifying research samples by categorizing population members into different strata based on specific characteristics, such as low, medium, and high levels. In this study, the population was divided according to the 2024 Village Development Index ranking, which classifies villages into five categories: independent villages, advanced villages, developing villages, underdeveloped villages, and highly underdeveloped villages. However, in East Lampung Regency, only two categories are present advanced villages and developing villages. Therefore, the study population was divided into these two categories: advanced villages and developing villages.

East Lampung Regency consists of 24 districts, of which 20 fall under the advanced village category and 4 under the developing village category. From each category, three districts were selected to serve as the research sample.

RESULT AND DISCUSSION

Outer Model Evaluation

Validity Test

Convergent Validity Test

The testing of convergent validity can be assessed through the loading factor value for each indicator or construct. The commonly used rule of thumb for measuring convergent validity is a loading factor greater than 0.4, but preferably greater than 0.7. In addition, the

Average Variance Extracted (AVE) value should also be greater than 0.5 (Hair et al., 2022). The results of the convergent validity test are presented in Table 1.

Table 1.
First Experiment Loading Factor Results

	Ego	Capability	Collusion	Opportunity	Moral Reasoning	Potential Village Fund Fraud	Rationalization	Presure
EG02	0,726							
EGO1	0,723							
EGO3	0,671							
EGO4	0,675							
EGO5	0,724							
KAP1		0,724						
KAP2		0,805						
KAP3		0,832						
KAP4		0,649						
KAP5		0,641						
KAP6		0,504						
KOL1			0,807					
KOL2			0,878					
KOL3			0,676					
KOL4			0,537					
KOL5			0,767					
PEL1				0,714				
PEL2				0,697				
PEL3				0,853				
PEL4				0,820				
PEL5				0,639				
PKD1						0,660		
PKD2						0,640		
PKD3						0,750		
PKD4						0,866		
PKD5						0,879		
PKD6						0,744		
PKD7						0,804		
PM1					**0,064**			
PM2					**0,164**			
PM3					**0,270**			
PM4					0,908			
PM5					0,609			
RAS1							0,859	
RAS2							0,832	
RAS3							0,701	
RAS4							0,742	

RAS5						0,699		
TEK1								**-0,404**
TEK2								0,736
TEK3								0,790
TEK4								**0,248**
TEK5								**-0,233**
TEK6								**-0,243**

Source: Processed Data (2025)

According to Hair et al. (2022), the minimum loading factor value of a construct must be above 0.40, and it can be considered good if the loading factor value is above 0.70. Based on Table 1, it can be seen that not all loading factors are above 0.40. To address this issue, Hair et al. (2022) suggest that each indicator that does not meet the predetermined loading factor criteria should be removed gradually, while still considering its impact on the validity values of other indicators. Therefore, the researcher eliminated the indicators step by step until obtaining the results shown in Table 2.

Table 2.
Loading Factor Results After Adjustment

	Ego	**Capability**	**Collusion**	**Opportunity**	**Moral Reasoning**	**Potential Village Fund Fraud**	**Rationalization**	**Presure**
EG02	0,728							
EGO1	0,725							
EGO3	0,671							
EGO4	0,672							
EGO5	0,722							
KAP1		0,718						
KAP2		0,815						
KAP3		0,846						
KAP4		0,645						
KAP5		0,624						
KOL1			0,807					
KOL2			0,878					
KOL3			0,677					
KOL4			0,538					
KOL5			0,767					
PEL1				0,714				
PEL2				0,697				
PEL3				0,853				
PEL4				0,819				
PEL5				0,638				
PKD1						0,653		
PKD2						0,652		
PKD3						0,753		
PKD4						0,870		

	Ego	Capability	Collusion	Opportunity	Moral Reasoning	Potential Village Fund Fraud	Rationalization	Presure
PKD5						0,880		
PKD6						0,735		
PKD7						0,800		
PM4					0,923			
PM5					0,643			
RAS1							0,858	
RAS2							0,832	
RAS3							0,704	
RAS4							0,744	
RAS5							0,701	
TEK2								0,920
TEK3								0,932

Source: Processed Data (2025)

Based on Table 2, it can be seen that several indicators were removed because they did not meet the loading factor criteria of above 0.40. The researcher conducted a step-by-step elimination while considering its impact on the validity values of the remaining indicators. Four indicators from the pressure variable, one indicator from the capability variable, and three indicators from the moral reasoning variable were removed. After this elimination process, all loading factor values were found to be above 0.40. This indicates that the research instrument used has met the requirements for convergent validity. Thus, the data obtained can be considered valid, as the indicators are able to measure the intended construct accurately.

Discriminant Validity Test

Discriminant validity serves as an important component in confirming the findings of convergent validity. The assessment of discriminant validity is conducted by analyzing and evaluating the Average Variance Extracted (AVE) value. In this test, a construct is considered good if it has an AVE value above 0.50 (Hair et al., 2022). For details of the discriminant validity test results, see Table 3.

Table 3.
Average Variance Extracted (AVE)

Variable	Average Variance Extracted (AVE)
Ego	0,546
Capability	0,540
Collusion	0,552
Opportunity	0,560
Moral Reasoning	0,632
Potential Village Fund Fraud	0,590
Rationalization	0,593
Pressure	0,858

Source: Processed Data (2025)

Based on Table 3, it can be seen that all constructs in this study obtained an Average Variance Extracted (AVE) value above 0.50. This result indicates that each construct has met the validity requirements.

Reliability Test

In this study, reliability testing used two methods, namely Cronbach's Alpha and Composite Reliability. The rule of thumb for composite reliability is that the value should be greater than 0.60, while for Cronbach's Alpha, the value must be above 0.70. The results of the reliability test are presented in Table 4 below.

Table 4.
Reliability Testing Based on Cronbach's Alpha (CA) and Composite Reliability (CR)

Variable	Cronbach's Alpha	Composite Reliability
Ego	0,748	0,831
Capability	0,790	0,853
Collusion	0,817	0,857
Opportunity	0,813	0,863
Moral Reasoning	0,832	0,769
Potential Village Fund Fraud	0,881	0,909
Rationalization	0,844	0,879
Pressure	0,835	0,924

Source: Processed Data (2025)

Table 4 presents the variables used in this study, including pressure, capability, collusion, opportunity, rationalization, ego, the potential for village fund fraud, and moral reasoning. Each variable shows a Cronbach's Alpha and Composite Reliability value above 0.70. These results indicate that the instruments used to measure each construct, such as pressure, capability, collusion, opportunity, rationalization, ego, the potential for village fund fraud, and moral reasoning, are reliable, as their Cronbach's alpha values exceed 0.70.

Inner Model Evaluation

Coefficient of Determination Test (R-square, R^2)

The second stage in model evaluation is the assessment of the structural model (inner model). In the coefficient of determination test, the R-square value is used to measure the extent of variation in the dependent variable explained by the independent variables. (Jogiyanto, 2014). The R-Square values of 0.67, 0.33, and 0.19, respectively, indicate that the model is strong, moderate, and weak (Jogiyanto, 2014). The results of the coefficient of determination test are presented in Table 5.

Table 5.
Coefficient of Determination (R-square (R^2))

	R-square	R-square adjusted
Potential Village Fund Fraud	0,595	0,566

Source: Processed Data (2025)

Based on Table 5, it is known that the R-Square value is 0.595 and the adjusted R-Square value is 0.566. This result indicates that the dependent variable in this study, namely the potential for village fund fraud (Y) in East Lampung Regency, can be explained by variables such as pressure, capability, collusion, opportunity, rationalization, ego, and moral reasoning by 59.5%, while the remaining 40.5% is explained by other variables outside of this study. The R-Square value of 0.595 also shows that this research model is at a moderate

level, since the R-Square value of 0.595 falls between 0.33 and 0.67. This result also suggests that further research is still needed regarding other factors that may influence the potential for fraud in village fund management beyond the variables studied here.

Hypothesis Testing

Hypothesis testing was carried out using Structural Equation Modeling – Partial Least Squares (SEM-PLS) through Bootstrapping. The path coefficient value is used to observe the direction of influence given by the independent variables on the dependent variable. In addition, it is also used to determine whether a moderating variable weakens or strengthens the relationship between independent and dependent variables. In this study, hypothesis testing used a significance level of 0.05 (5%) with a P-value threshold of 1.96. If the t-statistic value exceeds the P-value threshold (t-statistic > 1.96), and the significance value is smaller than alpha (sig. < 0.05), then the hypothesis can be considered supported. Conversely, if the t-statistic value is less than the P-value threshold (t-statistic < 1.96), and the significance value is greater than alpha (sig. > 0.05), then the hypothesis is not supported. The results of hypothesis testing are presented in Table 6.

Table 6.
Hypothesis Testing Results

Variable	Original Sample	T-Statistics	P-Values	Result
Pressure -> Potential Village Fund Fraud	0,003	0,049	0,480	H1 Not Supported
Capability -> Potential Village Fund Fraud	0,046	0,547	0,292	H2 Not Supported
Collusion -> Potential Village Fund Fraud	0,145	1,975	0,024	H3 Supported
Opportunity -> Potential Village Fund Fraud	0,004	0,063	0,475	H4 Not Supported
Rationalization -> Potential Village Fund Fraud	0,046	0,671	0,251	H5 Not Supported
Ego -> Potential Village Fund Fraud	0,454	4,791	0,000	H6 Supported
Moral Reasoning X Pressure -> Potential Village Fund Fraud	-0,105	1,909	0,028	H7 Supported
Moral Reasoning X Capability -> Potential Village Fund Fraud	-0,068	0,804	0,211	H8 Not Supported
Moral Reasoning X Collusion -> Potential Village Fund Fraud	-0,213	2,443	0,007	H9 Supported
Moral Reasoning X Opportunity -> Potential Village Fund Fraud	-0,212	2,515	0,006	H10 Supported
Moral Reasoning X Rationalization -> Potential Village Fund Fraud	-0,226	3,589	0,000	H11 Supported
Moral Reasoning X Ego -> Potential Village Fund Fraud	-0,210	2,184	0,014	H12 Supported

Source: Processed Data (2025)

Based on Table 6, the following points can be explained:

a. The effect of the pressure variable on the potential for fraud in village fund management produces a path coefficient of 0.003 with T-statistics of 0.049 and P-values of 0.480. It can be concluded that the influence of pressure on the potential for fraud in village fund management is not empirically significant because the T-statistic (0.049) is smaller than the t-table (1.96), and the P-value (0.480) is greater than 0.05. Thus, hypothesis H1 is not supported.
b. The effect of the capability variable on the potential for fraud in village fund management produces a path coefficient of 0.046 with T-Statistics of 0.547 and P-Values of 0.292. It can be concluded that the influence of capability on the potential for fraud in village fund management is not empirically significant because T-Statistics (0.547) is smaller than the t-table (1.96), and P-Values (0.292) is greater than 0.05. Thus, hypothesis H2 is not supported.
c. The effect of the collusion variable on the potential for fraud in village fund management produces a path coefficient of 0.145 with T-Statistics of 1.975 and P-Values of 0.024. It can be concluded that the influence of collusion on the potential for fraud in village fund management is empirically significant because T-Statistics (1.975) is greater than the t-table (1.96), and P-Values (0.024) is less than 0.05. Thus, hypothesis H3 is accepted.
d. The effect of the opportunity variable on the potential for fraud in village fund management produces a path coefficient of 0.004 with T-Statistics of 0.063 and P-Values of 0.475. It can be concluded that the influence of opportunity on the potential for fraud in village fund management is not empirically significant because T-Statistics (0.063) is smaller than the t-table (1.96), and P-Values (0.475) is greater than 0.05. Thus, hypothesis H4 is not supported.
e. The effect of the rationalization variable on the potential for fraud in village fund management produces a path coefficient of 0.046 with T-Statistics of 0.671 and P-Values of 0.251. It can be concluded that the influence of rationalization on the potential for fraud in village fund management is not empirically significant because T-Statistics (0.671) is smaller than the t-table (1.96), and P-Values (0.251) is greater than 0.05. Thus, hypothesis H5 is not supported.
f. The effect of the ego variable on the potential for fraud in village fund management produces a path coefficient of 0.454 with T-Statistics of 4.791 and P-Values of 0.000. It can be concluded that the influence of ego on the potential for fraud in village fund management is empirically significant because T-Statistics (4.791) is greater than the t-table (1.96), and P-Values (0.000) is less than 0.05. Thus, hypothesis H6 is supported.
g. The effect of moral reasoning moderating pressure on the potential for fraud in village fund management produces a path coefficient of -0.105 with T-Statistics of 1.909 and P-Values of 0.028. It can be concluded that the interaction between moral reasoning and pressure significantly influences the potential for fraud in village fund management because T-Statistics (1.909) is greater than the t-table (1.96), and P-Values (0.028) is less than 0.05. Thus, moral reasoning can weaken the influence of pressure on the potential for fraud in village fund management, and hypothesis H7 is supported.
h. The effect of moral reasoning moderating capability on the potential for fraud in village fund management produces a path coefficient of -0.068 with T-Statistics of 0.804 and P-Values of 0.211. It can be concluded that the interaction between moral reasoning and capability does not significantly influence the potential for fraud in village fund

management because T-Statistics (0.804) is smaller than the t-table (1.96), and P-Values (0.211) is greater than 0.05. Thus, moral reasoning cannot weaken the influence of capability on the potential for fraud in village fund management, and hypothesis H8 is not supported.

i. The effect of moral reasoning moderating collusion on the potential for fraud in village fund management produces a path coefficient of -0.213 with T-Statistics of 2.443 and P-Values of 0.007. It can be concluded that the interaction between moral reasoning and collusion significantly influences the potential for fraud in village fund management because T-Statistics (2.443) is greater than the t-table (1.96), and P-Values (0.007) is less than 0.05. Thus, moral reasoning can weaken the influence of collusion on the potential for fraud in village fund management, and hypothesis H9 is supported.
j. The effect of moral reasoning moderating opportunity on the potential for fraud in village fund management produces a path coefficient of -0.212 with T-Statistics of 2.515 and P-Values of 0.006. It can be concluded that the interaction between moral reasoning and opportunity significantly influences the potential for fraud in village fund management because T-Statistics (2.515) is greater than the t-table (1.96), and P-Values (0.006) is less than 0.05. Thus, moral reasoning can weaken the influence of opportunity on the potential for fraud in village fund management, and hypothesis H10 is supported.
k. The effect of moral reasoning moderating rationalization on the potential for fraud in village fund management produces a path coefficient of -0.226 with T-Statistics of 3.589 and P-Values of 0.000. It can be concluded that the interaction between moral reasoning and rationalization significantly influences the potential for fraud in village fund management because T-Statistics (3.589) is greater than the t-table (1.96), and P-Values (0.000) is less than 0.05. Thus, moral reasoning can weaken the influence of rationalization on the potential for fraud in village fund management, and hypothesis H11 is supported.
l. The effect of moral reasoning moderating ego on the potential for fraud in village fund management produces a path coefficient of -0.210 with T-Statistics of 2.184 and P-Values of 0.014. It can be concluded that the interaction between moral reasoning and ego significantly influences the potential for fraud in village fund management because T-Statistics (2.184) is greater than the t-table (1.96), and P-Values (0.014) is less than 0.05. Thus, moral reasoning can weaken the influence of ego on the potential for fraud in village fund management, and hypothesis H12 is supported.

CONCLUSION

Based on the findings and discussion presented in Chapter IV, the following conclusions can be drawn:

1. The results of this study prove that collusion and ego have a positive and significant influence on the potential for fraud in village fund management. This means that the higher the level of collusion and ego among village officials, the greater the potential for fraud in village fund management. These two factors are proven to be the main drivers of fraudulent practices.
2. The results of this study show that factors such as pressure, capability, opportunity, and rationalization do not influence the potential for fraud in village fund management. This

indicates that although these factors are often considered important elements in the context of village fund management, in this study, they do not have a direct and significant impact on fraud potential.

3. The results of this study demonstrate that moral reasoning significantly weakens the influence of fraud hexagon elements such as pressure, collusion, opportunity, rationalization, and ego on the potential for fraud in village fund management. This suggests that high levels of moral reasoning can act as a barrier against factors that may encourage fraudulent behavior. Therefore, strengthening moral reasoning among village officials through ethics and integrity training can help prevent fraud, even when individuals face motivating factors to commit it.
4. The results of this study also prove that there is one element whose influence on fraud potential cannot be moderated or weakened, namely capability. Capability, which refers to an individual's ability to exploit opportunities in village fund management, continues to affect fraud potential even when moral reasoning is applied. This indicates that capability remains a strong determinant of whether an individual can take advantage of opportunities to engage in fraud, regardless of their level of moral reasoning.

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