

THE INFLUENCE OF VILLAGE APPARATUS COMPETENCE, INDIVIDUAL MORALITY AND INTERNAL CONTROL SYSTEM ON FRAUD PREVENTION IN VILLAGE FUND MANAGEMENT

Sri Ayem¹, Asih Fajar Pratiwi^{*2}

Universitas Sarjanawiyata Tamansiswa, Indonesia^{1*2}

sri.ayem@ustjogja.ac.id¹, asihf.pratiwi27@gmail.com^{*2}

Abstract: Villages are government organizational units that deal directly with communities with diverse background interests and needs and have a very important role. This research aims to analyze the influence of village apparatus competence, individual morality and internal control systems on preventing fraud in managing village funds. The sampling technique used in this research was purposive sampling, so that 135 samples were obtained using the questionnaire method. This research derives three hypotheses for each part of Village Apparatus Competency, Individual Morality, Internal Control Systems. The result of this research show that the competence of village officials has no effect on preventing fraud in managing village funds. The results of the hypothesis test show that the value of the village apparatus competency variable is significant. Individual morality has a positive effect on preventing fraud in village fund management. The internal control system has a positive effect on preventing fraud in village fund management.

Keywords: Village Apparatus Competence, Individual Morality, Internal Control System

INTRODUCTION

Increasing village development has the aim of providing guarantees for all Indonesian people, which is a government policy priority. In order to support the strengthening and development of infrastructure in accordance with Law no. 6 of 2014 concerning Villages, villages are legal community units that have territorial boundaries that have the authority to regulate and manage government affairs, the interests of local communities based on their original rights and traditional rights which are recognized and respected in the government system of the Unitary State of the Republic of Indonesia (DPR RI and President of the Republic of Indonesia, 2014).

This is because the law is seen as being able to change the perspective on village development that economic welfare and prosperity is not always located in the city, but development in Indonesia must start from the village, because the village is at the starting point and is at the forefront of development efforts originating from the community. To achieve prosperity and prosperity, as well as equality and sustainability. Villages are government organizational units that deal directly with communities with diverse background interests and needs and have a very important role (Ayem & Fitianingsih, 2022).

To implement development programs and increase the prosperity of village communities, the government will annually issue a large budget which will be distributed to every village throughout Indonesia. In 2015-2021, the village fund budget increased every year (Kurniawan, 2021). From 2015-2021, the State Revenue and Expenditure Budget (APBN) amounting to more than IDR 400 trillion was spent on village funds. Abdul

Submitted: August 07, 2024; Revised: November 18, 2024; Accepted: November 28, 2024;

Published: December 28, 2024; Website: <http://journalfeb.unla.ac.id/index.php/jasa>

Halim Iskandar as Minister of Villages, Development of Disadvantaged Regions and Transmigration (Mendes PDTT) explained that throughout 2015-2021, funds originating from the APBN had been distributed as village funds with a total of IDR 400.1 trillion (Mahrofi, 2022).

Cases of managing village funds have occurred in Indonesia. The Indonesia Corruption Watch (ICW) organization invites the government to monitor the management and use of village funds. Based on Indonesia Corruption Watch data from 2015-2020, there were 676 people who were charged in corruption cases of village officials, with losses reaching IDR 111 billion (Ramadhan & Erdianto, 2020). In Bali Province, based on data from the Anti-Corruption School (SAKTI), in the 2016-2020 period there were 50 corruption cases, overall of these 50 cases, 8 of them were cases related to the village budget and in Denpasar City there were 4 corruption cases recorded during 2016 -2020 (Ramadhan & Erdianto, 2020).

The factor that prevents fraud in village financial management is the competence of village officials. Regional governments should play an important role in implementing village financial management by creating more detailed village financial management instructions in the context of organizing, administering and accountability of village finances (Husna & Abdullah, 2016). Village officials in carrying out village fund management must carry out their functions based on the principles of village financial management, namely transparency, accountability, participation, order and budget discipline. So the competence of village officials is important, because the government has provided village funds so large that they require adequate human resources to avoid errors in managing village finances. A number of studies conducted (related to the competence of village officials in preventing fraud) stated that the competence of village officials has a positive effect on preventing fraud in managing village funds, namely the higher the competence of village officials, the greater the impact on increasing fraud prevention in village government (Taufik & Nasir, 2020).

Hariawan et al., (2020) explains that fraud prevention is an action or effort to prevent or limit someone from committing fraud that could be detrimental. Yusuf et al., (2021) stated that fraud prevention aims to prevent fraud at all levels of the organization, stop potential perpetrators and make it difficult for fraud perpetrators to move forward. Based on the definition outlined above, it can be concluded that fraud prevention is an action taken to minimize the factors that cause fraud in order to prevent someone from committing fraud.

There are several factors that are thought to be able to prevent fraud in village government, including research by (Agusyani et al., 2016) which shows that human resource competence, morality and internal control systems influence the prevention of fraud in managing village funds. If village officials who manage village finances have high competence, good morality and an adequate internal control system, they can provide confidence to the central government and regional governments as well as the community that the use of village fund allocations provided is in accordance with the interests and needs of the community and village development. Furthermore, research by Sumitriani et al., (2020) shows that good corporate governance has an influence on preventing fraud in managing BUMDes funds. The research is a replication of research conducted by (Fathia & Indriani, 2022) with the title The Effect of the Village Financial System on Preventing Fraud in Village Fund Management with Individual Morality as Moderation. The difference between this research and previous research is that previous

research only used the independent variable of the village financial system. Meanwhile, this study adds two independent variables, namely the competence of village officials and individual morality. The rationale for his research is to add these two variables, namely, in order to provide a broader picture of what factors can influence fraud prevention outside the government's internal control system. The next reason, in this study adding the variable competence of village officials because the competence possessed by members of the organization is needed to demonstrate their competence and ability in carrying out job responsibilities.

Theoretical Studies

Agency Theory

Agency Theory by Jensen and Meckling in 1976 explains the correlation of the relationship between principal and agent. Another person (agent) is chosen by the principal to perform a service and the agent is authorized to make decisions (Hariawan et al., 2020). The Central and Regional Governments (principal) give responsibility to the Village Government (agent) to carry out Village Government activities, especially in managing village funds. Conflicts that arise between related parties can be reduce through financial reports and accountability systems. Individuals who participate in village government affairs often have personal needs that may conflict with the needs of village government stakeholders, namely the community that there are three basic characteristics of individuals, namely individuals who prioritize their own needs, individuals who have concise ideas about the future, and individuals who are risk-averse. Whether the organization will take place in line with the wishes of stakeholders or not is largely determined by individual factors described through three basic characteristics (Fathia & Indriani, 2022).

Stewardship Theory

This research is based on stewardship theory, (Amalia, 2019) states that stewardship theory is based on considerations related to manager motivation. Stewardship theory is built on the basis of the trust relationship between the steward an the principal (Podrug, 2011). Implementation in the public sector, namely the government in this case, works as an agent or representative of the community, which is the main stakeholder. The concept of this theory is based on principle of trust in the delegated person, and the management of an organization/entity is reflected as a good maanger in carrying out the duties of his superiors with full responsibility (Fauziyah, 2019). This also shows that the government has carried out its duties based on the motivation of devotion and service to the people. The size of the region as a form of total assets can affect the performance of local government administration, which means that the local government as a steward is able to manage its assets so that it can provide good services for the welfare of the people so as to improve the performance of local government administration. Based on this theory, there is a concept that contains the principle of trust in those who obtain authority, namely the government in an organization has a good image as a servant in carrying out its duties responsibly.

Fraud Prevention

According to the Supervision and Development Agency (BPKP) in 2008, fraud prevention is an integrated effort that can reduce the occurrence of factors that cause

Submitted: August 07, 2024; Revised: November 18, 2024; Accepted: November 28, 2024;

Published: December 28, 2024; Website: <http://journalfeb.unla.ac.id/index.php/jasa>

fraud or fraud triangle, namely reducing opportunities for fraud, encouraging improved performance, the possibility of encouraging employees to be innocent of fraud and rationalizing fraud committed. The purpose of prevention is to reduce the opportunity for fraud at all levels in the organization, prevent and make it difficult for fraudsters to move, identify high-risk fraud activities, and impose sanctions on perpetrators who commit fraud.

The Influence Of Village Apparatus Competence On Preventing Village Fund Fraud.

Research conducted by (Wonar et al., 2018) explains that the competence of village officials influences fraud prevention. The research conducted shows significant positive results. This means that good village apparatus competency can prevent fraud. Meanwhile, research conducted by (Laksmi & Sujana, 2019), (Saputra et al., 2018), (Taufik & Nasir, 2020), (Teguh & Antonius, 2022) concluded that apparatus competency has a significant effect on preventing fraud in village funds, where the higher the competency possessed by village officials, the higher the level of fraud prevention in managing village funds. Based on this explanation, the following hypothesis can be formulated:

H1: Competence of village officials has a positive effect on preventing village fund fraud

The Influence Of Individual Morality On Preventing Village Fund Fraud

According to (Eldayanti et al., 2020), the phase of moral development is a parameter of an individual's high or low morals based on the development of their moral reasoning. Moral reasoning concerns how a person thinks and what they consider regarding a moral situation. This is a process for deciding whether a situation is right or wrong (Fathia & Indriani, 2022). Research conducted by Laksmi & Sujana, (2019), Fathia & Indriani, (2022), produced the same research conclusion, namely that individual morality variables have a positive influence on fraud prevention. Based on this explanation, the following hypothesis can be formulated:

H2: Individual morality has a positive effect on preventing village fund fraud

The Influence Of The Internal Control System On Preventing Village Fund Fraud

The internal control system is a process that functions to provide adequate confidence in the achievement of organizational goals through effective and efficient activities. Government administration includes planning, implementation, supervision and accountability must be carried out effectively and efficiently. An internal control system is very necessary because it is to find out whether there are irregularities or not in the management of village funds (Shanti & Indarti, 2021). Research conducted by (Ayem & Husen, 2017), (Ayem & Kusumasari, 2020), (Wardani et al., 2021), (Teguh & Antonius, 2022), (Taufik & Nasir, 2020), stated the results that the internal control system has a positive effect on fraud prevention. Based on this explanation, the following hypothesis can be formulated:

H3: The internal control system has a positive effect on preventing village fund fraud.

METHODS

The data analysis technique used in this research is quantitative data analysis technique. The population in this study were village officials in Kalasan District, Ngemplak District and Prambanan District. According to (Laksmi & Sujana, 2019). Quantitative research is a research method based on positivism, used to research certain populations or samples, collecting data using research instruments, quantitative data analysis, with the aim of testing predetermined hypotheses.

The population in this study were village officials in Kalasan District, Ngemplak District and Prambanan District. The number in the population in this study was 135 respondents. This study uses purposive sampling technique, the criteria used in sampling in this study are village officials involved in village financial management. Based on the predetermined criteria, there were 9 research samples from each village with a total sample of 135 village officials. In this research there are two variables, namely the independent variable (free) and the dependent variable (bound). Independent variables can also be called stimulus variables, antecedents, redictor. The independent variables used in this research are village apparatus competency (X1), individual morality (X2), and internl control system (X3). Meanwhile, the dependent variable used in this research is prevention of fraud in village fund management (Y).

RESULTS AND DISCUSSION

Respondent Demograpichs

Based on the characteristics of the respondents, it shows that of the 135 respondents, ages < 25 years were 6 respondents with a percentage of 5%, ages 25 to 35 years were 44 respondents with a percentage of 32.5%, ages 36 to 55 years were 68 respondents with a percentage of 50% and ages > 55 years were 17 respondents with a percentage of 12.5%. It can be concluded that, the most respondents based on age in this study were aged 36 to 55 years. There were 89 male respondents with a percentage of 68% and 46 female respondents with a percentage of 32%. It can be concluded that the majority of gender respondents in this study were male.

Table 1 Respondents Based on Education Level

No	Education Level	Total	Percentage (%)
1	SMA	66	49%
2	D3	7	5%
3	S1	59	44%
4	S2	3	2%
5	S3	0	0%
Total		135	100

Source: Data Processing Results (2023)

Based on the characteristics of the level of education, it shows that there are 66 respondents from high school with a percentage of 49%, 7 respondents from D3 with a percentage of 5%, 59 respondents from S1 with a percentage of 44%, 3 respondents from S2 with a percentage of 2%, 0 respondents from S3 with a percentage of 0%. It can

be concluded that the majority of respondents based on the level of education in this study are S1.

Statistical Descriptive Analysis

Table 2 Descriptive Statistical Test Results

	N	Minimum	Maximum	Mean	Std. Deviation
Village Apparatus Competence	135	10	17	14.87	1.581
Individual Morality	135	20	25	22.64	1.163
Internal Control System	135	32	45	41.17	1.907
Village Fund Management Fraud Prevention	135	20	25	22.81	1.169

Source: Data Processing Results (2023)

The results of this descriptive analysis show that (N) is the number of samples, namely village officials in Kalasan District, Ngemplak District and Prambanan District. The minimum value shows the smallest value of each variable, while the maximum value shows the largest value. The mean value reflects the middle value for each variable, while the standard deviation shows how varied the data is from its mean value.

Validity And Reliability Test

The validity test is used to determine whether the measuring instrument that has been prepared can be used to measure accurately in hypothesis testing. This test is carried out to check the validity of the statements in the questionnaire. A questionnaire is said to be valid if the statement can say something that the questionnaire wants to measure. Validity testing is carried out by conducting a bivariate correlation between each indicator score and the total construct score. The results of bivariate correlation analysis by looking at the Pearson Correlation output, if r calculated $\geq r$ table, then the statement instrument is declared valid (Ayem & Husen, 2017).

Table 3 Validity Test

Variable	Indicator	Correlation coefficient	Significant Value	Information
(X1) Village Apparatus Competence	Item X1.1	0.438	0.000	Valid
	Item X1.2	0.414	0.000	
	Item X1.3	0.466	0.000	
	Item X1.4	0.392	0.000	
	Item X1.5	0.223	0.000	
(X2) Individual Morality	Item X2.1	0.366	0.000	Valid
	Item X2.2	0.512	0.000	

	Item X2.3	0.518	0.000	
	Item X2.4	0.443	0.000	
	Item X2.5	0.489	0.000	
	Item X.3.1	0.403	0.000	
	Item X.3.2	0.424	0.000	
	Item X.3.3	0.384	0.000	
	Item X.3.4	0.275	0.000	
(X3) Internal Control System	Item X.3.5	0.402	0.000	Valid
	Item X.3.6	0.279	0.000	
	Item X.3.7	0.401	0.000	
	Item X.3.8	0.44	0.000	
	Item X.3.9	0.416	0.000	
(Y) Prevention of Village Fund Management Fraud	Item.Y.1	0.566	0.000	
	Item.Y.2	0.552	0.000	
	Item.Y.3	0.521	0.000	Valid
	Item.Y.4	0.500	0.000	
	Item.Y.5	0.195	0.000	

Source: Data Processing Results (2023)

Table 4 Reliability Test

Variable	Cronbach's Alpha	Information
Village Apparatus Competence	-0.426	Not Reliable
Individual Morality	0.698	Reliable
Internal Control System	0.715	Reliable
Prevention of Village Fund Management Fraud	0.620	Reliable

Source: Data Processing Results (2023)

Based on table 4, it can be seen that the Cronbach's Alpha value for the village apparatus competency variable obtained a result of -0.426 or it can be said to be unreliable because it is smaller than 0.6. Individual Morality obtained a result of 0.698 or can be said to be reliable because it is greater than 0.6, the internal control system obtained a result of 0.715 which can be said to be reliable because it is greater than 0.6 and Prevention of fraud in managing village funds obtained a result of 0.620 or can be said to be reliable because it is greater than 0.6.

Classical Assumption Test

The classical assumption tests in this research include the normality test, multicollinearity test, and heteroscedasticity test.

Table 5 Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		135
Normal Parameters ^{a,b}	Mean	0,00E+00
	Std. Deviation	1,08743092
Most Extreme Differences	Absolute	0,071
	Positive	0,068
	Negative	-0,071
Kolmogorov-Smirnov Z		0,825
Asymp. Sig. (2-tailed)		0,504

Source: Data Processing Results (2023)

Based on table 5, the normality test results above show that the value of Asymp. Sig. (2-tailed) which is 0.504, greater than alpha 0.05. Because the sig value is greater than alpha (0.05), the classic assumptions for the normality test are met and it can be concluded that the data used is normally distributed.

Table 6 Multicollinearity Test

Model	Collinearity Statistics	
	Tolerance	VIF
Village Apparatus Competence	0,965	1,036
1 Individual Morality	0,943	1,06
Internal Control System	0,961	1,041

Source: Data Processing Results (2023)

Based on table 6 above, it can be seen that the tolerance value for the village apparatus competency variable is 0.965, the individual morality variable is 0.943 and the internal control system variable is 0.961. Because it has a tolerance value greater than 0.10 and a Variance Inflation Factor (VIF) value of less than 10. Therefore it can be concluded that the regression model equation does not contain multicollinearity problems, which means there is no correlation between the independent variables, so it is suitable for use in further analysis.

Table 7 Heteroscedasticity Test

Model	Sig	Information
Constant		
Village Apparatus Competence	0.965	Heteroscedasticity Free
Individual Morality	0.027	Heteroscedasticity Free
Internal Control System	0.10	Heteroscedasticity Free

Source: Data Processing Results (2023)

Based on table 7 above, it can be seen that all the independent variables have a significance value greater (>) than 0.05 so it can be concluded that there is no heteroscedasticity in the regression model, so the regression model is suitable for use to predict fraud prevention based on system variable input. internal control, village apparatus competency and organizational commitment.

Multiple Linear Regression

Table 8 Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	11,484	2,888		3,977	0
1 Village Apparatus Competence	-0,003	0,061	-0,004	0,044	0,965
Individual Morality	0,188	0,084	0,187	2,235	0,027
Internal Control System	0,173	0,051	0,282	3,396	0,01

Source: Data Processing Results (2023)

Based on table 8, the following regression equation model is obtained:

$$Y = 11.484 + 0.069X_1 + 0.142X_2 - 0.224X_3$$

Based on the regression model equation above, it can be concluded: (a) Constant, In this equation, the constant value is 11.484, meaning that if the independent variables, namely the competence of village officials, individual morality and the internal control system, do not change or are constant, then fraud prevention will be 11.484. (b) Village Apparatus Competency (X1), The regression coefficient for village apparatus competency is -0.003, which means that the village apparatus competency variable has a negative coefficient. (c) Individual Morality (X2), The regression coefficient for individual morality was obtained at 0.188, which means that if the individual morality variable increases, efforts to prevent fraud increase and vice versa, assuming other variables are constant. (d) Internal Control System (X3), The internal control system regression coefficient was obtained at 0.173, which means that if the internal control system variable increases, fraud prevention efforts increase and vice versa, assuming other variables are constant.

Table 9 Coefficient of Determination Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,366 ^a	0,134	0,114	1,1

Source: Data Processing Results (2023)

Based on table 9 above, the results show that the coefficient of determination is 0.114 or 11.4%. This shows that the dependent variable which proxied the detection of fraudulent financial reports can be explained by 11.4% which can be explained by the village apparatus competency variable, individual morality variable, internal control system variable. The remaining 88.6% (100%-11.4%) is influenced by the village fund fraud prevention variable.

Hypotehesis Test

The F test is used to evaluate the feasibility of the trained regression model. The significance level used is 5%. The test criteria used are the first criterion, if the significance value is <0.05 then the model used is said to be feasible. Then secondly, if the significance value is > 0.05 , then the model used is said to be unfit. The results of the F test in this research can be presented in table 4.13 below:

Table 10 F Test

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	24,537	3	8,179	6,76	,000 ^b
1 Residual	158,456	131	1,21		
Total	182,993	134			

Source: Data Processing Results (2023)

Based on table 10, the F test results show that the calculated f value is 6.762 and the significant value is 0.000, which means the probability value is $0.000 < 0.05$. and this is smaller than the 5% significance level (0.05). Thus, from these results it can be concluded that the model used is considered feasible.

Table 11 T Test

Model	T	Sig.
(Constant)	3,977	0
1 Village Apparatus Competence	-0,044	0,965
1 Individual Morality	2,235	0,027
1 Internal Control System	3,396	0,01

a. Dependent Variable: Prevention of Village Fund Management Fraud

Source: Data Processing Results (2023)

If the significance value of the independent variable is lower than the significance level of 0.05 then the proposed hypothesis is supported/has a significant effect. On the other hand, if the significance value is greater than the 0.05 significance level, then the hypothesis proposed individually is not supported or has no significant effect.

The Influence Of Village Apparatus Competency On Preventing Fraud In Managing Village Funds

Table 12. The Influence of Village Apparatus Competency on Preventing Fraud in Managing Village Funds

Model	T	Sig.
(Constant)	3,977	0
1 Village Apparatus Competence	-0,044	0,965
Individual Morality	2,235	0,027
Internal Control System	3,396	0,01

a. Dependent Variable: Prevention of Village Fund Management Fraud

Source: Data Processing Results (2023)

It is known that the sig value for the influence of Village Apparatus Competency (X1) on Fraud Prevention in Village Fund Management (Y) has a t test with a coefficient of 0.044, and has a significant value of 0.965. Therefore, it can be concluded that the competence of village officials does not have a positive effect on prevention. fraud in the management of village funds. So the formulation of the first hypothesis (H1), namely that Village Apparatus Competence has a positive effect on preventing fraud in managing village funds, is not supported. This statement is supported by research conducted by (Eldayanti et al., 2020) which states that competence does not have a significant effect on preventing fraud in managing village funds because most village officials have an educational context that is not the same as the position they hold.

The Influence Of Individual Morality On Preventing Fraud In Managing Village Funds

Table 13 The Influence Of Individual Morality On Preventing Fraud In Managing Village Funds

Model	T	Sig.
(Constant)	3,977	0
1 Village Apparatus Competence	-0,044	0,965
Individual Morality	2,235	0,027
Internal Control System	3,396	0,01

a. Dependent Variable: Prevention of Village Fund Management Fraud

Source: Data Processing Results (2023)

Individual Morality has a t test with a coefficient of 2.235 and a significance value of 0.025. By looking at these results it can be seen that the significance value is <0.05 . So it can be concluded that individual morality has a significant positive influence on fraud prevention. So the formulation of the second hypothesis (H2), namely that individual morality has a positive effect on preventing fraud in managing village funds, can be supported. Rahimah et al., (2018) stated that someone who upholds morality can avoid fraud because someone who prioritizes morals will tend to obey the norms that apply in accordance with ethical principles.

The Influence Of The System *Internal Control To Prevent Fraud In Managing Village Funds*

Table 14 The Influence Of The System Internal Control To Prevent Fraud In Managing Village Funds

Model	T	Sig.
(Constant)	3,977	0
Village Apparatus Competence	-0,044	0,965
1 Individual Morality	2,235	0,027
Internal Control System	3,396	0,01

a. Dependent Variable: Prevention of Village Fund Management Fraud

Source: Data Processing Results (2023)

The internal control system has a t test with a coefficient of 3.396, and a significance value of 0.010. By looking at these results it can be seen that the significance value is <0.05 . So it can be concluded that the internal control system has a significant positive influence on fraud prevention. So the formulation of the third hypothesis (H3), namely that the internal control system has a positive effect on preventing fraud in managing village funds, can be supported. The results of this test are in line with research conducted by (Ayem & Kusumasari, 2020) which states that the internal control system has a positive effect on preventing village fund fraud.

CONCLUSION

This research aims to test and analyze whether the competence of village officials, individual morality and the internal control system have a positive effect on preventing fraud in managing village funds. The research was conducted in villages in Kalasan sub-district, Nemplak sub-district and Prambanan sub-district, Sleman Regency, with village officials as respondents. The sampling technique uses purposive sampling. Based on the results of the data analysis and discussions that have been carried out, it can be concluded as follows: (a) The competence of village officials has no effect on preventing fraud in managing village funds. The results of the hypothesis test show that the value of the village apparatus competency variable is significant. (b) Individual morality has a positive effect on preventing fraud in village fund management. (c) The internal control system has a positive effect on preventing fraud in village fund management.

Submitted: August 07, 2024; Revised: November 18, 2024; Accepted: November 28, 2024;

Published: December 28, 2024; Website: <http://journalfeb.unla.ac.id/index.php/jasa>

REFERENCES

- Agusyani, K. S., Sujana, E., & Wahyuni, M. A. (2016). Pengaruh Whistleblowing System Dan Kompetensi Fraud Pada Pengelolaan Keuangan Penerimaan Pendapatan Asli Daerah (Studi Pada Dinas Pendapatan Daerah Kabupaten Buleleng). *E-Journal S1 Ak Ak*, 1.
- Ayem, S., & Fitianingsih. (2022). Detreminan Akuntabilitas Pengelolaan Dana Desa. *In Forum Ekonomi: Jurnal Ekonomi, Manajemen, Dan Akuntansi*, 24, 446–463.
- Ayem, S., & Husen, I. (2017). Pengaruh Kompetensi SDM, Penerapan SAP Berbasis Akrua, SIMDA, Dan Sistem Pengendalian Intern Terhadap Relevansi Laporan Keuangan Pemerintah Daerah. *Kajian Bisnis STIE Widya Wiwaha*, 25(1), 60–73. <https://doi.org/10.32477/jkb.v25i1.230>
- Ayem, S., & Kusumasari, K. F. (2020). Pengaruh Sistem Pengendalian Intern Pemerintah (SPIP) Terhadap Pencegahan Fraud dalam Pengelolaan Dana Desa dengan Akuntabilitas Sebagai Variabel Mediasi. *Jurnal Ilmiah Akuntansi Dan Humanika*, 10(2), 160. <https://doi.org/10.23887/jiah.v10i2.25827>
- DPR RI dan Presiden Republik Indonesia. (2014). *Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 Tentang Desa*.
- Eldayanti, N. K. R., Indraswarawati, S. A. P. A., & Yuniasih, N. W. (2020). Pengaruh Kompetensi Aparatur Desa, Sistem Pengendalian Internal, Integritas Dan Akuntabilitas Terhadap Pencegahan Kecurangan (Fraud) Dalam Pengelolaan Keuangan Desa. *Hita Akuntansi Dan Keuangan*, 1(1), 465–494. <https://doi.org/10.32795/hak.v1i1.787>
- Fathia, J., & Indriani, M. (2022). Pengaruh Sistem Keuangan Desa Terhadap Pencegahan Kecurangan (Fraud) Pengelolaan Dana Desa dengan Moralitas Individu sebagai pemoderasi (Studi di Desa Kabupaten/Kota Provinsi Aceh). *Proceeding of National Conference on Accounting & Finance*, 4, 455–468. <https://doi.org/10.20885/ncaf.vol4.art57>
- Hariawan, I. M. hangga, Sumadi, N. K., & Erlinawati, N. W. A. (2020). Pengaruh Kompetensi Sumber Daya Manusia, Whistleblowing System, dan Moralitas Individu Terhadap Pencegahan Kecurangan (Fraud) Dalam Pengelolaan Keuangan Desa. *Hita Akuntansi Dan Keuangan*, 1(1), 586–618.
- Husna, S., & Abdullah, S. (2016). Kesiapan Aparatur Desa Dalam Pelaksanaan Pengelolaan Keuangan Desa Secara Akuntabilitas Sesuai Undang-Undang Nomor 6 Tahun 2014 Tentang Desa (Studi pada Beberapa Desa di Kabupaten Pidie). *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 1(1), 282–293.
- Kurniawan, W. (2021). *Pemerintah Kucurkan Dana Desa Rp400,1 T Sejak 2015 Sampai 2021*. CNN Indonesia. <https://www.cnnindonesia.com/ekonomi/20211220101318-532-736088/pemerintah-kucurkan-dana-desa-rp4001-t-sejak-2015-sampai-2021>
- Laksmi, P. S. P., & Sujana, I. K. (2019). Pengaruh Kompetensi SDM, Moralitas dan Sistem Pengendalian Internal Terhadap Pencegahan Fraud Dalam Pengelolaan Keuangan Desa. *E-Jurnal Akuntansi*, 26, 2155. <https://doi.org/10.24843/eja.2019.v26.i03.p18>
- Mahrofi, Z. (2022). *Mendes PDPT: Pembangunan infrastruktur melalui Dana Desa efektif*. ANTARA. <https://www.antaranews.com/berita/2954277/mendes-pdpt-pembangunan-infrastruktur-melalui-dana-desa-efektif>
- Rahimah, L. N., Murni, Y., & Lysandra, S. (2018). Pengaruh Penyajian Laporan

-
- Keuangan Desa, Lingkungan Pengendalian dan Moralitas Individu Terhadap Pencegahan Fraud yang Terjadi dalam Pengelolaan Alokasi Dana Desa. *Jurnal Ilmiah Ilmu Ekonomi*, 6(12), 139–154.
- Ramadhan, A., & Erdianto, K. (2020). *Catatan ICW, Kasus Korupsi Dana Desa Terbanyak Muncul pada 2019*. KOMPAS.Com. <https://nasional.kompas.com/read/2020/02/18/19084421/catatan-icw-kasus-korupsi-dana-desa-terbanyak-muncul-pada-2019>
- Saputra, A., Utami, I., & Kristianti, I. (2018). Akuntabilitas Dan Transparansi Pelaporan Keuangan Pemerintah Daerah Serta Potensi Whistleblowing Atas Penyalahgunaan Dana. *Jurnal Ilmiah Wahana Akuntansi*, 13(1).
- Shanti, N. P., & Indarti, M. K. (2021). Determinan Akuntabilitas Pengelolaan Dana Desa: Studi Kasus Aparat Pemerintah Kecamatan Semarang Barat. *Jurnal Ilmiah Akuntansi Dan Humanika*, 11(3), 456–469.
- Sumitariani, Komang, N., & Adiputra, I. M. P. (2020). Faktor-faktor Penentu Keberhasilan Pencegahan Fraud Pengelolaan Dana BUMDes. *Ekuitas: Jurnal Pendidikan Ekonomi*, 8(2), 161–175.
- Taufik, T., & Nasir, A. (2020). Pengaruh Kompetensi Aparatur Desa, Sistem Pengendalian Internal, dan Sistem Whistleblowing terhadap Pencegahan Kecurangan di Pemerintahan Desa dengan Moralitas Individu sebagai Variabel Moderasi (Studi pada Desa-Desa di Kabupaten Bengkalis). *Jurnal Ilmiah Akuntansi*, 4(3), 227–237. <http://www.ejournal.pelitaindonesia.ac.id/ojs32/index.php/BILANCIA/index>
- Teguh, E., & Antonius, H. S. (2022). PENGARUH IMPLEMENTASI APLIKASI SISTEM KEUANGAN DESA, KOMPETENSI SUMBER DAYA MANUSIA, SISTEM PENGENDALIAN INTERN, DAN TRANSPARANSI TERHADAP KUALITAS LAPORAN KEUANGAN PEMERINTAH DESA (Studi kasus pada Desa di kecamatan Pakem kabupaten Sleman). *Jurnal Akuntansi*, 10(01), 17–25. <https://doi.org/10.26460/ja.v11i1.2990>
- Wardani, D. K., Prabowo, A. A., & Anugrah, K. A. (2021). Pengaruh Komitmen Organisasi Perangkat Desa Dan Partisipasi Masyarakat Terhadap Akuntabilitas Pengelolaan Dana Desa Dengan Whistleblowing System Sebagai Variabel Moderating The Effect Of Organizational Commitment And Community Participation On The Village. *Jurnal Akuntansi Manajerial*, 6(2), 1–16. <http://journal.uta45jakarta.ac.id/index.php/JAM>
- Wonar, K., Falah, S., & Pangayow, B. J. C. (2018). *PENGARUH KOMPETENSI APARATUR DESA, KETAATAN PELAPORAN KEUANGAN DAN SISTEM PENGENDALIAN INTERN TERHADAP PENCEGAHAN FRAUD DENGAN MORAL SENSITIVITY SEBAGAI VARIABEL MODERASI*. 1(November), 58–73.
- Yusuf, M., Ibrahim, I., & Waty, F. I. (2021). Pengaruh Kompetensi Aparatur, Sistem Pengendalian Intern dan Moralitas Individu Terhadap Pencegahan Fraud Dana Desa. *Jae (Jurnal Akuntansi Dan Ekonomi)*, 6(21), 1–12.