

# Detection of Village Fund Financial Fraud Through the Fraud Model Theory, Corporate Governance, and Organizational Culture

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## ABSTRACT

**Introduction** – This research discusses fraudulent management of village funds which shows an increase from year to year. The analysis uses the pentagon Fraud model, corporate governance approach and organizational culture.

**Purpose** – The purpose of this research is to determine the influence of the pentagon theory of fraud, corporate governance and organizational culture on village fund fraud.

**Methodology/Approach** – The unit of analysis is village government officials in various districts in Indonesia. Using cluster and convenience method, this research was conducted in 9 districts, 18 sub-districts, 64 villages and involved 343 respondents. The type of data used is primary data taken using a questionnaire and analysed using multiple regression.

**Findings** – Research findings have succeeded in confirming that the variables of competence and rationalization have an effect on fraudulent use of village funds, while the variables of financial pressure, ineffective supervision, arrogance, corporate governance and organizational culture have no effect on financial fraud in the management of village funds.

**Originality/Implications** – The novelty of this research is that it uses a combination of various approaches that encourage or prevent fraud in the management of village funds. The implication is that every village government must improve organizational competence and update village officials' position regulations to reduce the level of financial fraud in managing village funds.

**Keywords:** Fraud detection, village funds, fraud pentagon theory, corporate governance, organizational culture

## INTRODUCTION

The Indonesian government's village fund program has had a positive impact on village economic conditions by achieving the welfare of village communities. The allocation of village funds with the right target will be able to drive the economy of rural communities. This is in line with the statement expressed by (Nurmalasari & Supriyadi, 2021), village funds in the allocation process are running well, so they can have an extraordinary impact on the village, including the creation of community empowerment in various fields such as economic improvement and business improvement.

The process of allocating village funds in fact does not run smoothly. Various facts reveal that the allocation of village funds is not going well, indicating that there is manipulation in the management of village funds. The cheating of village funds makes it difficult for villages to progress and reduces the welfare of village communities. This is because the funds that should be used to support village independence through village development and empowerment are actually used by the perpetrators of fraud for personal interests, so the village does not have sufficient funds to make optimal breakthroughs.

Corruption cases in Indonesia continue to occur even though various efforts have been made to prevent this. In practice, various modes are used by corruptors to commit acts of corruption. In April 2022, Indonesia Corruption Watch (ICW) conveyed its notes regarding the most popular mode used by corruptors, namely budget misuse. Cases of budget misuse are still the most common mode of

corruption in Indonesia, especially in the village fund sector. ICW reported that in 2022 the most cases of corruption will occur in the village fund sector. This is because the village fund budget from the central government is large and village governments are authorized to manage the budget themselves. ICW reported that corruption in the village fund budget in 2020 was 129 cases of village funds out of a total of 444 corruption cases, in 2021 it increased to 154 cases out of a total of 533 cases and in 2022 to 155 cases out of 579 total corruption cases. This shows that the financial fraud of village funds in Indonesia is still high. The existence of the phenomenon of village fund corruption is an important reason for prevention efforts.

Based on the previous literature review, financial fraud research uses the fraud model approach, governance and organizational culture. Governance principles are composed of five aspects, namely transparency, accountability, responsibility, independence, and fairness. Research on financial fraud of village funds with the pentagon fraud model with elements, pressure, opportunity, rationalization, competence, and arrogance get different results. Financial pressure has a positive effect on village fund fraud found by (Alfaruqi & Kristianti, 2019), (Apriani, 2020), (Suryandari & Pratama, 2021), but research by (Adi Putra & Rahayu, 2019) shows that pressure does not affect fraud. Opportunity is also a driver of village fund financial fraud as concluded by (Alfaruqi & Kristianti, 2019), (Apriani, 2020) and (Faradiza, 2019), but (Adi Putra & Rahayu, 2019) and (Suryandari & Pratama, 2021) provide results that opportunity does not affect village fund

financial fraud. The rationalization factor has a positive effect on village fund fraud as found by (Alfaruqi & Kristianti, 2019), Apriani (2020), Suryandari and Pratama (2021), while (Rizqi & Purwanto, 2022) concluded that rationalization does not affect fraud. Competence also triggers financial manipulation, this is supported by research by Apriani (2020), Suryandari and Pratama (2021), Faradiza (2019), which proves that competence has a positive effect on fraud. (Hadi Santoso Helmy Adam, n.d.), Suryandari and Pratama (2021) research provides results that arrogance has a positive effect on fraud, but (Rusmana & Tanjung, 2019) state that arrogance has no effect on fraud.

Research on financial fraud of village funds with a governance approach was conducted by (Wafirotni & Septiastuti, 2019), (Andriani, 2019) and (Budiarto & Sugiharto, 2013), (Sugiharti & Hariani, 2021) which proves that governance has an effect on village fund management, but (Fitri Sukmawati & Alfi Nurfitriani, 2019) and (Making & Handayani, 2021) found that governance has no effect on village financial management. Research with an organizational culture approach has been conducted by (Rustandy et al., 2020) which concluded that organizational culture has a negative effect on financial fraud.

Based on the above, there are inconsistencies in the results of previous studies related to financial fraud of village funds. Therefore, the manipulation of village funds remains an interesting thing to do further research. This study will re-examine the factors that influence the financial fraud of village funds. The novelty of this research is to combine various approaches to financial fraud of village funds through fraud models, governance and organizational culture.

## LITERATURE REVIEW

Financial fraud in the management of village funds can be explained by the Agency Theory approach. The existence of financial fraud committed by the organization is due to differences in the interests of the principal and agent. The principal hires the agent and acts in line with the principal's interests, but the principal and agent have different preferences and goals (Masni & Sari, 2023). In the village government, the agent is the village apparatus that is trusted to manage the village, while the principal is the community and the central government. Therefore, there needs to be supervision in terms of village financial governance to ensure that village finances are properly implemented.

Pentagon Fraud Theory is an update of the theory of factors that cause financial fraud. The elements of the Fraud Triangle are pressure, opportunity, rationalization, competence and arrogance. Pressure or pressure means a strong push. Pressure can come from internal or external sources. Internal pressure, for example, there is an urgent need that must be met immediately. This means that if there is pressure on someone, it can cause that person to have a tendency or potential to commit fraud. Opportunity can be interpreted as a positive factor that arises from the surrounding environment. However, these positive factors sometimes cause a person to behave the opposite way, for

example the opportunity to commit fraud due to weak supervision and the belief in the perpetrator that his actions will not be detected. Rationalization in fraud means an attitude of justification for the fraudulent acts committed. This means that according to the person's thinking, fraud is not an offense. Ability is an attitude of being able to do something. In the context of fraud, competence is a person's ability or expertise in ignoring internal control and observing the surrounding environment to meet their personal needs. Arrogance is a feeling of superiority or haughtiness. In the context of fraud, arrogance means the nature or feeling of superiority over one's rights and feels that existing policies or rules do not apply to him One of the factors that can cause village fund fraud in the pentagon fraud theory is pressure. Pressure is a strong urge that comes from within a person.

The proxy for the pressure variable is financial pressure. Financial pressure is a condition in which a person experiences financial difficulties. Research conducted by Alfaruqi and Kristianti (2019), Apriani (2020), (Priyastiti & Setyowati, 2021), and Suryandari and Pratama (2021) shows that pressure has a positive effect on fraud. Based on these various descriptions, the hypothesis derivation is: *H1*: Pressure has a positive effect on village fund fraud

The second factor that becomes the background of village fund fraud in the pentagon fraud theory is opportunity. Opportunity can be interpreted as a positive factor that arises from the surrounding environment. In the context of village fund fraud, opportunity refers to opportunities or situations that make it possible for village officials to commit fraud (Suryandari and Pratama, 2021). According to research conducted by Alfaruqi and Kristianti (2019), Faradiza (2019), and Apriani (2020), opportunity has a positive effect on fraud. Based on this description, the hypothesis derivation is: *H2*: Opportunity has a positive effect on village fund fraud

Next, the third factor behind fraud in the pentagon fraud theory is competence. Competence can be interpreted as the ability a person has in performing tasks or work in a particular field. In managing village funds, village officials should understand the role and function of managing village funds. In research by Faradiza (2019), (Rahayu et al., 2019), Apriani (2020), Suryandari and Pratama (2021) explained that competence has a positive effect on fraud. Based on this description, the following hypothesis can be drawn: *H3*: Competence has a positive effect on village fund fraud

Rationalization is the fourth factor that can trigger fraud in the pentagon fraud theory. According to Suryandari and Pratama (2021), rationalization is a thought that arises from within a person to justify wrong actions. Research on rationalization was conducted by Alfaruqi and Kristianti (2019), Putra and Rahayu (2019), Apriani (2020) and Suryandari and Pratama (2021), the results of which show that rationalization has a positive effect on fraud. From this description, the following hypothesis can be drawn: *H4* : Rationalization has a positive effect on village fund fraud Furthermore, the fifth triggering factor behind fraud in the

pentagon fraud theory is arrogance or arrogance. Arrogance is an arrogant and selfish attitude from within a person who feels capable of committing fraud, resulting in high self-confidence if the act will not be discovered and will not be sanctioned (Aprilia, 2017). The results of Santoso's research (2019) and Suryandari and Pratama (2021) state that arrogance has a positive effect on fraud. From the description that has been mentioned, the hypothesis derivation is: *H5: Arrogance has a positive effect on village fund fraud.*

Financial fraud of village funds can be prevented by applying governance principles. The application of transparency, accountability, responsibility, independence and fairness will minimize opportunities for financial fraud by village officials. Wafirotn & Septiastuti's research (2019) provides empirical evidence that the implementation of governance has a positive effect on the management of village funds. Research by Andriani (2019) and Sugiharti & Hariani (2021) also proves the positive effect of governance on the management of village funds. Based on the above research, the hypothesis is proposed: *H6: Transparency has a negative effect on financial fraud of village funds.*

Agency theory explains that there is a relationship between principals and agents, agency conflicts that arise due to differences in interests between agents and principals. Through organizational culture, it is expected to promote good behavior so as to avoid fraud behavior. Organizational culture plays a role in empowering all components of the organization to continue to grow (Cameron & Quinn, 2006). Referring to the research of Rustandy et al., (2020) explains that organizational culture has a negative effect on financial fraud. The same findings were also stated by (Takalamingan et al., 2022) that there is an influence between organizational culture and financial fraud. Based on the description above, the following hypothesis can be formulated: *H4: Organizational culture has a negative effect on financial fraud of village funds.*

## METHOD

Structural officials of the village government. The sampling technique is cluster sampling and convenience with the selection located in the provinces of Yogyakarta, Central Java and Riau. The data collection technique was carried out by means of a questionnaire survey to respondents. Respondents' answers were measured using a Likert scale instrument. The dependent variable is the financial fraud of village funds, while the independent variables of this study are the elements of pentagon fraud theory, governance and organizational culture.

## RESULT AND DISCUSSION

This study involved respondents in 9 districts in 18 sub-districts and 64 villages. Each district distributed 40 questionnaires except for districts outside Java with 100 questionnaires. The data sample consisted of 154 government officials from DIY, 119 from Central Java, and 70 from Riau. This study uses primary data obtained by distributing 460 questionnaires and 343 returned questionnaires. While the research demographic data is in

the following table.

**Table 1. Demographic Respondent**

Village Head	13.70%	Male	71.14%
Village Secretary	16.33%	Female	28.86%
Village Treasurer	15.45%		
Head of Village Government	30.60%		
Staff Adm, etc.	23.92%		

Before testing the hypothesis, validity and reliability tests were first carried out. The results of the validity test of each variable in this study have a value above the R table value (0.113) with a sample of 343 respondents and a significance below 0.050, it can be concluded that the research questions on each variable are considered valid. Reliability testing with the Cronbach's alpha test shows that the Pressure variable has a value of 0.622, the Monitoring variable is 0.875, the Competence variable is 0.884, the Rationality variable is 0.800, Arrogance is 0.835, Governance is 0.889, and the Culture variable is 0.885, all above 0.6, meaning that all variables are reliable.

In the normality test using Kolmogorov-Smirnov (K-S) data results in a value of 0.200 above the value of 0.050, it can be concluded that the residuals are normally distributed. In the multicollinearity test, all variables have a tolerance value greater than 0.100 and a variant inflation factor of less than 10, meaning that they are free from multicollinearity. In the heteroscedasticity test, all independent variables have a value above 0.050.

**Table 2. Multiple Regression**

Variables	Unstandardised coefficients			
	B	Std. error	Significance value	Conclusion
Pressure	-0.006	0.065	0.930	Not supported
Monitoring	0.075	0.082	0.356	Not supported
Competence	0.258	0.086	0.003	Supported
Rationality	0.335	0.078	0.001	Supported
Arrogance	0.029	0.063	0.646	Not supported
Governance	-0.039	0.049	0.428	Not supported
Culture	0.014	0.049	0.777	Not supported

The table of multiple regression analysis results shows that the variables Pressure, Monitoring, Arrogance, Governance and Culture are not supported. This is indicated by a significance value above 0.050. The Competence variable has a significance value of 0.003 and Rationality of 0.001, it can be concluded that both variables are supported. This study produces the following multiple regression models:

$$Y = 5,464 + (-0.006) + 0,075 + 0,258 + 0,335 + 0,029 + (-0,039) + 0,014$$

In the R2 test table (coefficient of determination) shows the amount of Adjusted R Square of 0.125. This shows that the Fraud variable can be explained by the variation of the seven independent variables Pressure, Monitoring, Competence, Rationality, Arrogance, Governance and Culture by 12.5%. The remaining 87.5% is influenced by other variables not included in this research model. The F test table shows the calculated F value of 7.980 with a significance value of 0.001. It can be concluded that this regression model can be used to predict Fraud or it can be

said that there are variables that affect the dependent variable.

#### **t-Test**

The t test table shows that the calculation results on the Pressure variable have a significance value of 0.930, so the hypothesis is not supported. The Monitoring variable has a significance value of 0.356, so the hypothesis is not supported. The Competence variable has a significance value of 0.003, so the hypothesis is supported. The Rationality variable has a significance value of 0.000, so it is supported. The Arrogance variable has a significance value of 0.646, so it is not supported. The Governance variable has a significance value of 0.428, so it is not supported. Finally, the Culture variable has a significance value of 0.777, so it is not supported.

The financial pressure variable has an original sample value of 0.040, this shows a positive value so that these results are in accordance with the hypothesis proposed. Furthermore, the t-statistic value of 0.610 is greater than 1.66 and the p-values of 0.271 are greater than 0.05 so that from these results it can be concluded that the financial pressure variable does not meet the criteria or H1 is rejected. This means, financial pressure has no positive effect on fraud on village funds. This shows that financial pressure is not the main factor for someone to commit fraud on village funds because the incentives provided by the central government to the village government are sufficient to fulfill their daily lives with a fairly simple lifestyle. The results of this study are supported by research conducted by (Zulaikha & Hadiprajitno, 2016) and (Faradiza, 2019) which state that financial pressure has no significant effect on fraud in village fund management.

Based on the test results, it shows that opportunity does not affect village fund fraud. The opportunity to carry out financial manipulation did not make village officials commit financial fraud. Village officials do not take advantage of opportunities to maximize their personal welfare and benefits. These results indicate that supervision of village governments in Java and outside Java is effective enough so that there is no behavior to commit fraud against existing village funds. Thus the results of this study are in line with previous research conducted by (Fahjar, 2019) and (Yesiariani & Rahayu, 2017) that opportunity has no effect on financial reporting fraud.

The results of testing the rationalization variable hypothesis show that rationalization has a significant positive effect on the fraudulent use of village funds. This can be explained by agency theory, the existence of narrow-thinking agents justifying fraud (bounded rationality). Rationalization is one of the factors for fraud according to the fraud pentagon theory. Rationalization is carried out because of decisions made by the perpetrators of fraud consciously and feel that they have not made a mistake.

Village officials in the scope of village government offices on the island of Java and outside Java are of the view that

rationalization is one of the factors that influence the occurrence of fraudulent acts in the use of village funds. Village officials in village governments on the island of Java and outside Java tend to agree that the justification for fraudulent acts and fraudsters consider these actions to be commonplace for others. This is in accordance with the statement (Pratiwi & Nurbaiti, 2018) that the justification for wrongdoing is so widely circulated in the community that it tends to encourage fraudulent acts that continue to occur today. This research is in line with research conducted by (Fahjar, 2019) explaining that rationalization has a significant positive effect on village fund fraud. Research conducted (Suryandari & Pratama, 2021) states that rationalization has a positive effect on management fraud on village funds. (Rohanisa & Bhilawa, 2022) in their research explained that rationalization has a significant positive effect on the potential for village fund fraud.

The results of testing the hypothesis of the village apparatus competency variable show that the competence of the village apparatus has no effect on the fraudulent use of village funds. The relationship between competence and fraud can be explained by agency theory. With high abilities, agents feel they can commit fraud such as by manipulating to fulfill personal needs (self-interest). In the fraud pentagon theory, competence gives a person's opportunity to commit fraud with his ability to control internal control. So that fraudulent acts will not arise if the individual's ability is not carried out to fulfill the personal needs of the fraudster. According to Law No. 13 Article 1 concerning Manpower, competence is the workability of each individual which includes aspects of knowledge, skills, work attitudes in accordance with established standards. The insignificant results indicate that the competence of the village apparatus has no effect on village fund fraud. High or low competence, village officials can still commit fraud. (Indriani et al., 2016) in their research stated that competence has no effect on fraud because corrupt behavior has penetrated all levels of society so corruption is considered a natural thing.

Research conducted by (Djarmiko et al., 2020) explains that competence has no effect on fraud due to the influence of a positive culture or environment applied to village government offices so as to motivate village officials not to commit fraud. These results are not in line with research (Suryandari & Pratama, 2021) which states that the competence of village officials has a significant positive effect on village fund fraud. The results of research conducted by (Yunita et al., 2022) show that competence has a positive effect on fraud tendencies. (Njonjie et al., 2019) states that competence has a significant positive effect on fraud tendencies.

The variable position of the regional apparatus shows that the position of the regional apparatus has no effect on the tendency of fraud in the use of village funds. This shows that the high or low arrogance of the position of the apparatus does not have an influence on the existence of village fund fraud, this is suspected that the village apparatus has gone through the stages of selecting

positions properly and as much as possible so that the village apparatus in the Central Java region has played an effective role in organising and determining the direction of government goals so that the level of arrogance of the regional apparatus is low which has the potential not to cause arrogant problems in the future. This shows that the village apparatus has a commitment to stay away from fraud so that the village apparatus can avoid fraud. This is in line with research (Indriani et al., 2016) explaining that position has no effect on the tendency of fraud behavior. As said by (Fadly et al., 2020) someone who has a position is not a determining factor for fraud. This is because people who have positions are considered to understand their rights and obligations so that they can minimize arrogance to commit fraud. (Danuta Sukma, 2017) also concluded that the existing division of positions is only a tool, so that the presence or absence of fraud depends on each individual. The results of this study are in line with the research of (Desviana et al., 2020) which states that position has no significant effect on fraudulent management of village funds.

The phenomenon of financial fraud of village funds caused by information asymmetry between the agent, namely the village apparatus, and the principal, namely the village community, is described in agency theory. This happens because the village apparatus has more information about the management of village funds, while the village community does not have much information. The governance variable in this study shows no effect on village fund financial fraud. This shows that the application of governance does not affect the fraud of village funds, it is suspected that governance in the village government has not been implemented optimally. Village government management has not fulfilled the principles of governance to the maximum extent possible so that village officials have not played an effective role in organizing and determining the direction of government goals. This result is in line with (Ramadani & Noviany, 2021) which states that accountability does not affect preventing village fund fraud. Likewise, (Wahyuni-TD et al., 2021) stated that the governance component has no significant effect on fraud prevention.

Organizational culture explains that an organization has shared values and goals, so in achieving these same goals it must have one interest. The results of hypothesis testing prove that organizational culture has no effect on financial fraud of village funds. This is not in line with research by Rustandy et al. (2020) which explains that organizational culture affects financial fraud. It is suspected that the village government environment still focuses on the administration of financial management, has not efficiently emphasized the importance of behaviour in the financial management of village funds.

## CONCLUSION AND RECOMMENDATION

This study aims to empirically examine the effect of fraud model, governance and organizational culture on financial fraud of village funds. This study found that the rationality and competence of the village apparatus led to an increase in financial fraud of village funds. Therefore, the higher

the attitude of rationality possessed by village government officials and the higher the competence will increase the possibility of financial fraud. However, financial pressure, opportunity, arrogance, and governance and organizational culture are not causes of the possibility of financial fraud in the management of village funds. Based on these findings, theoretically, this study clarifies the discussion of agency theory related to the pentagon fraud model approach, governance and organizational culture. Explicitly, this study found that the rationality and competence of village officials are triggers in preventing fraud in the management of village funds. Practically, this study suggests that financial fraud of village funds will be prevented when the competence of village government officials is properly considered. This research has limitations that require improvement and development for further research. The limitations in this study include using a survey method by distributing questionnaires without being equipped with interviews that are delivered orally so that the meaning of respondents' answers cannot be stated in this study. This research cannot be concluded in general because it does not use a random sampling approach. Based on the limitations of this study, the suggestion that can be made in future research is to add interviews or narrative answers to each question item to respondents so that the meaning of respondents' answers can be accurately translated into respondent data. In addition, future research can expand the object of research so as to increase the generalisation of the conclusions of the research results with the random sampling method.

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