

Factors Affecting Fraud in Management of Village Funds

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ABSTRACT

Introduction – Parties who commit acts of fraud use various modes that can be used to succeed in their actions, such as falsifying records, mark-ups, and documents that are deliberately omitted. Corruption as an act that can harm the wider community or the public/public interest for their own or group interests.

Purpose – This study aims to test and prove empirically the impact of the internal control system, apparatus morality, and apparatus competence on fraud in the management of village funds with accountability as an intervening variable. This study used a survey method with a questionnaire tool.

Methodology – This research approach uses a quantitative approach with sampling using random sampling technique. Research respondents included village heads, village secretaries, village finance officers, village consultative bodies (BPD) from 59 village governments in Gunung Kidul district. The analysis tool for this study used SPSS version 22.5 for descriptive analysis and SmartPLS v.3 using the Structural Equation Modeling (SEM) analysis method for the analysis of the research model.

Findings – The results of this study indicate that the Internal Control System, Apparatus Morality, Apparatus Competence, and Accountability have a negative effect on Fraud in Village Fund Management. The Internal Control System and Apparatus Morality have a negative effect on Fraud in Village Fund Management with Accountability as an intervening variable. Meanwhile, Apparatus Competence has no effect on Fraud in Village Fund Management with Accountability as an intervening variable.

Originality/ Value/ Implication - the results of this study can be used as input to address the problem of fraud in the management of village funds.

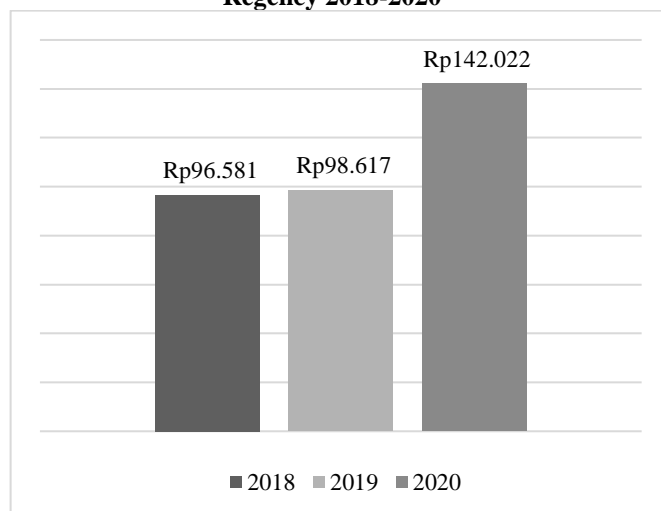
Keywords: Internal Control System, Apparatus Morality, Apparatus Competence, Accountability, Fraud

INTRODUCTION

Cases of fraud have recently been heard (Novikasari, 2017: 1516). Fraud is commonly referred to as corruption (Rahayu et al, 2018). Admaja & Saputra (2017) that there is association among employee competencies to good internal control systems. This association is supported by good employee morality for the anticipation of fraud in village funds management. In addition, Mardiasmo in Rahmawati et al (2020: 131) giving different point of view that the importance of accountability in managing village funds as a form of accountability for the implementation and management of village funds. Saputra, et al (2019: 169) argues that the occurrence of fraud (fraud) can be caused by the weakness of the organization's internal control system. Based on Indonesia Corruption Watch (2022), that corruption in Indonesia has started to increase since the enactment of Law No. 6 of 2014, corruption in Indonesia is 17 percent from 2020 which recorded 129 cases rose to 156 cases in 2021 with the highest cases occurring in the government sector villages which resulted in losses reaching IDR 233 billion (Indonesia Corruption Watch, 2022). The main reason for above phenomenon is that the amount of village funds disbursed by the central government is fantastic. The government as main decision maker stated that the village fund budget is fantastic and continues to increase every year (CNN Indonesia, 2021). This can be seen in the following diagram.

It can be seen in figure 1 that the village fund budget given by the Central Government to villages has increased every year. This very significant increase was used as an opportunity for village officials to commit acts of fraud. One of them happened in the Getas Village, Kapanewon Playen, Gunung Kidul, which recorded a case of fraud in 2021.

Figure 1. Village Fund Budget in Gunung Kidul Regency 2018-2020



(Source: BPK RI, 2022) in million rupiah

This act of misusing village funds was carried out by a former treasurer who worked at the Getas Village. Corruption has caused state losses of IDR 627,136,750. Where the former treasurer is suspected of committing acts of corruption by using a mode in the form of a fictitious project by utilizing village funds for the 2019-2020 fiscal year (TribunJogja.com, 2021).

The objective of this research is to examine the internal control system on fraud in the management of village funds. Second, this research is objected to examine the employee morality on fraud in the management of village funds. Third, this research was examining the employee competencies on fraud in the management of village funds. Fourth, the aim of this research is to study the accountability on fraud of management of village funds. Fifth, this research has objective to study the internal control system on fraud. Sixth, this research has agenda to examine the apparatus morality on fraud. Lastly, this research examined the apparatus competencies on fraud with accountability as intervening.

LITERATURE REVIEW

Stewardship theory is a new perspective on how to manage an organization properly. A way to build one's behavior when working is not only to maximize one's own abilities, but also to be jointly responsible for achieving organizational goals. This stewardship theory is more appropriate when used in government agencies. This is because this theory does not focus on profit, but focuses on good service to society as the principal. Based on human nature, the philosophical assumptions of this stewardship theory are having integrity and being responsible for the actions taken, being trustworthy (trustworthy), and being honest (Aprilia & Yuniasih, 2021). I am running a few minutes late; my previous meeting is running over.

The concept of stewardship is the trade-off between managers has strongly interest to organizational goal congruence than personal goal. The behavioral explanation of this theory is that the managers have steward acts that serve the owners interest (Donaldson & Davis, 1989, 1991). The next phenomenon is that when goal congruence is has been achieved then the owner will interest to managers perspective. The owners has this perspective as fulfilling managers needs means contribution to the organizations. It shows that this theory has strong relationship among them in order to achieve organizations' goals (Raharjo, 2007).

Mutiarni (2021:29) states that the concept of the fraud triangle was developed and first introduced by Cressey (1953). Cressey explained that individuals who were given a mandate and violated it were because they had financial problems that they couldn't disclose, so they secretly used funds that were not rightfully theirs to solve these problems. The fraud triangle theory is an idea that identifies the causes of fraud (Natalia & Coryanata, 2018: 136). Arthana (2019) suggests that fraud can be caused by three factors, including: (a). Pressure (pressure). This factor refers to an individual's urgent economic needs, but cannot be told to others; (b). Opportunity (chance). Fraud will arise if individuals have the

opportunity to commit fraud. This opportunity usually occurs because of an organization's weak internal controls, inadequate oversight, and abuse of authority; (c). Rationalization (rationalization). This factor causes individuals to commit fraud, because they think that the actions, they take are correct and appropriate.

Low implementation of control system in internal level associates to quality of financial reports. According to Muttiarni (2021: 34) internal control system provides good monitoring in financial aspect of an organization. The effectiveness of the organization's internal control system indicates that the operational activities carried out by the organization can also run more effectively and efficiently and the risk of irregularities can be avoided. Andon et al in Wijayanti & Hanafi (2018) also explained that internal control that is carried out properly and correctly will present accurate accounting information and avoid misstatement so that organizational success can be guaranteed. The supporting articles conducted by Jayanti & Suardana (2019), Rahmawati et al (2020), Wijayanti & Hanafi (2018), Armelia & Wahyuni (2020), Laksmi (2019), Muttiarni (2021), Natalia & Coryanata (2018) examines the internal control system of organization in order to preventing fraud. That is, the more effective the application of a control system, the higher the minimization of fraud in village financial management. Because internal controls that are carried out effectively will indirectly produce good and relevant information output. Based on the description above, the hypothesis can be derived as follows:

H1: The internal control system has a negative effect on fraud in the management of village funds.

According to Armelia & Wahyuni (2020:63), morality is values that are seen as positive or negative and can be distinguished whether it is appropriate or not. Njonjie et al (2019) argued that an important factor in the occurrence of fraud (fraud) is morality. Dennyningrat & Dharma in Laksmi & Sujana (2019: 2160) explain that the morality of individuals will influence them to commit acts of fraud. So to prevent acts of fraud (fraud), efforts are needed to instill thoughts in each individual about morality (Novikasari, 2017: 1518). The theory of the fraud triangle explains that rationalization is the tendency for someone to think that the fraudulent actions they have committed are correct and appropriate. Individual morality in a low organization will have a high possibility of fraud in the management of village funds. Rahimah et al (2018: 152) explain that a person's high level of morality will be able to prevent fraud because they will comply with all rules in accordance with existing ethical principles, while a person's low level of morality has a high probability for them to make decisions which is good according to him and does not heed the rules and obligations that should be his responsibility. Komala et al (2019: 650) also stated that someone with low morals tends to commit acts of fraud (fraud) if given responsibility. This is because the person only sees everything from his own benefit. In line with research conducted by Islamiyah et al (2020), Laksmi & Sujana (2019), Jayanti & Suardana (2019), Armelia &

Wahyuni (2020), and Rahmawati et al (2020) which supports that morality in individual associates to the fraud prevention. However, this argument is not supported by (Muttiarni, 2021), (Wijayati & Hanafi, 2018), and (Njonjie et al, 2019). This means that with the inculcation of good morality in village officials, they are able to prevent acts of fraud that can harm many parties. Based on the description above, the hypothesis can be derived as follows:

H2: Apparatus morality has a negative effect on fraud in the management of village funds.

Competence is a skill possessed by someone as a start to improve performance in an organization (Saputra et al, 2019: 170). The role of competence is very important in preventing fraud (Njonjie, 2019: 80). The competence of high-quality apparatus is needed in carrying out their duties and obligations in the process of managing village funds (Dewi & Rasmini, 2019: 1073). Meanwhile, according to Sutrisno in Armelia & Wahyuni (2020: 62) the role of apparatus competence is needed by organizations to deal with various kinds of problems, very fast changes, and uncertainty about the future. Thus, low apparatus competence will have a great opportunity for fraud to occur. Thus, adequate competence can minimize the occurrence of fraud when managing village finances. In connection with the theory of the fraud triangle, the opportunity for fraud to occur is also due to the low competence of the apparatus. The low competence of the apparatus can be exploited to commit acts of fraud, such as abuse of authority. Laksmi & Sujana (2019: 2173) say that competent village apparatus will understand the main tasks for which they are responsible, village fund planning and budgeting, preparation of village fund financial reports, social norms, applicable rules, and firmly reject all forms of action bribe bribe. In this way, acts of fraud in the management of village funds can be prevented and the village fund budget provided by the Central Government can be used according to its original purpose. This argument is supported by (Jayanti & Suardana, 2019) and (Islamiyah et al, 2020) which suggest that the competence of village apparatus has a positive effect on fraud prevention. This means that fraud prevention can be prevented if the apparatus has high competence. Based on the description above, the hypothesis can be derived as follows:

H3: Apparatus competence has a negative effect on fraud in the management of village funds

Financial reports of an organization should in the manner of transparent and accountable where those aspects could be achieved in implementing accountability (Mardiasmo in Rahmawati et al, 2020: 131). Accountability is an individual's obligation to provide accountability in the form of answers or explanations for organizational activities that have been carried out to parties who have the right to ask for accountability (Budiana et al, 2019:11). Based on the fraud triangle theory, where pressure is a factor of fraud caused by economic pressure from individuals. The level of accountability implementation will impact to the fraud in managing village funds can occur. In this case, the village

apparatus must have an open nature and responsibility for recording and financial management in order to minimize the potential for fraud in the management of village funds (Sari et al, 2019: 1456). Similar to the results of research conducted by Rahmawati et al (2020) and Saputra et al (2019), which explain that accountability has a positive influence on fraud prevention. This means that good accountability will reduce the potential for village fund fraud. Based on the description above, the hypothesis can be derived as follows:

H4: Accountability has a negative effect on fraud in the management of village funds

The internal control system according to Jayanti & Suardana (2019: 1123) is a way to supervise, direct, and measure resources in an organization or institution. Internal control within the organization must have clear procedures and policies to ensure that the presentation of information reports is clear and in accordance with applicable procedural provisions (Wardani & Andriyani in Jayanti & Suardana, 2019:1123). Budiana et al (2019: 18) show that an internal control system that works well can also have good implications for accountability when managing village funds. This is because the government that runs the internal control system properly will carry out activities that can support accountability, such as documents and records are made and used properly, the authorities are properly separated, there are disciplines for those who violate procedures and policies and violate the rules of conduct. , there is a party authorized to authorize transactions and activities, there is control over activities which are evaluated in stages, and open lines of communication with the public. Referring to the stewardship theory that organizational goals can be achieved if internal control goes well. A good internal control system makes the organization run efficiently and effectively and village fund reports will be presented reliably. So that the level of misuse in the management of village funds can be prevented. Arfiansyah (2020: 77) in his research suggests that the existence of a good government internal control system gives confidence in the implementation of village government processes in terms of managing village funds which have been presented in accordance with the regulations contained in the law. - promulgation so that it has an impact on the fulfillment of accountability criteria. The prevention of fraudulence in management of villages funds is by accountability implementation (Saputra et al, 2019: 175). Village officials who manage and report village funds in a transparent and accountable manner can help reduce the potential for fraud (Sari et al, 2019: 1455). In line with Purwantini & Khikmah's research (2014), which states that the existence of a good internal control system will increase accountability. So indirectly the protection against fraud will increase. From the explanation described above, the hypothesis can be formulated as follows:

H5: The internal control system has a negative effect on fraud in the management of village funds with accountability as an intervening variable

Morality is a value that is considered good or bad and can be distinguished which is appropriate to do and which is inappropriate (Armelia & Wahyuni, 2020:63). A person's morale will arise when doing something good because of his awareness of his obligations and responsibilities, not to benefit from the business he is doing (Aningsih in Islamiyah et al, 2020). Rahimah et al (2018) argue that the high morality upheld by a person will make that person obey the norms and rules that apply. This indicates that someone with a high level of morality will carry out their responsibilities in accordance with existing rules and guidelines, thereby increasing organizational accountability. Based on stewardship theory, where the organization will grow well if the organization is run by human resources who are honest and trustworthy. This characteristic will make individuals carry out their responsibilities properly, so that accountability will increase and the potential for fraud in managing village funds can be minimized. As explained by Aranta in Admadja & Saputra (2017: 10) that the morality of the apparatus has a very important role, such as in organizing a government and development that has a high commitment, puts the interests of society first, is transparent, does not commit corruption, and is accountable to the impact on increasing accountability. Rahmawati, et al (2020) explained that high accountability prevents fraud in managing village funds. So, from the explanation that has been described above, the following hypothesis can be derived.

H6: Apparatus morality has a negative effect on fraud in the management of village funds with accountability as an intervening variable

HR competence which includes capacity is the ability possessed by a person or organization or system in carrying out its functions, duties or authority in order to achieve effective and efficient goals (Sugiarti & Yudianto in Jayanti & Suardana, 2019: 1121). Pahlawan et al (2020: 169) argue that the high competence of the apparatus will produce good and relevant reports on managing village funds so that it will increase accountability in managing village funds. According to Ahyaruddin & Amrillah in Rugu & Muslichah (2021) explained that human resources who have a low level of understanding of accounting, cause the information presented to be inaccurate and opportunities for decision-making errors to occur. The inaccuracy of the decision results presented causes accountability to decrease and the opportunities for fraud to emerge will increase. Based on the stewardship theory, where the apparatus carrying out their obligations and responsibilities must be able to provide good service to the community in accordance with applicable regulations. In providing good service, especially in the financial sector, it is necessary to have someone with adequate competence in order to create good quality financial reports. So that it is expected to prevent fraud in the management of village funds. This is in line with research conducted by Admaja & Saputra in Rahayu et al (2018: 106) that in terms of quality and quantity, adequate human resource competence can increase accountability for village fund accountability reports that have been presented, so that the potential for fraud occurs.) can be avoided because

accountability is carried out properly. Based on the explanation above, the hypothesis can be derived as follows:

H7: Apparatus competence has a negative effect on fraud in the management of village funds with accountability as an intervening variable

METHOD

The object to be examined in this study is the Village Government in Gunung Kidul Regency. The subjects in this study consisted of Internal Control Systems, Apparatus Morality, Apparatus Competence, and Accountability in detecting fraud. This study uses quantitative data with primary data types. Primary data is data that is directly obtained from the source without going through an intermediary from any party. The research data is in the form of opinions obtained from the subjects obtained by survey methods through the medium of questionnaires. Questionnaires containing several instrument questions about the variables to be studied, including the Internal Control System, Apparatus Morality, Apparatus Competence, Accountability, and Fraud which will be given to research subjects. The population of this study are villages in Gunung Kidul Regency. There are 144 villages in Gunung Kidul Regency. This study used a sample in the form of a village. Sampling in this study used the Slovin formula (Saputra et al, 2019).

From the total population with an error tolerance level of 10%, the minimum number of samples in this study according to the Slovin formula is:

$$n = \frac{N}{1 + Ne^2} = \frac{144}{1 + 144(0,1^2)} = 59,0164$$

Based on the calculations from the Slovin formula above, the minimum number of samples that can be used in this study is 59.0164 villages or rounded up to 59 villages. Because each sub-district has a relatively different number of villages, to find out the number of sample distributions in each sub-district a sampling technique is used in the form of proportional random sampling. So that the number of sample villages in each district is calculated using the following formula:

$$n = \frac{x}{N} \times N1$$

Description:

n: Number of samples for each stratum

N: Population size

x: The population size of each stratum

N1: Sample

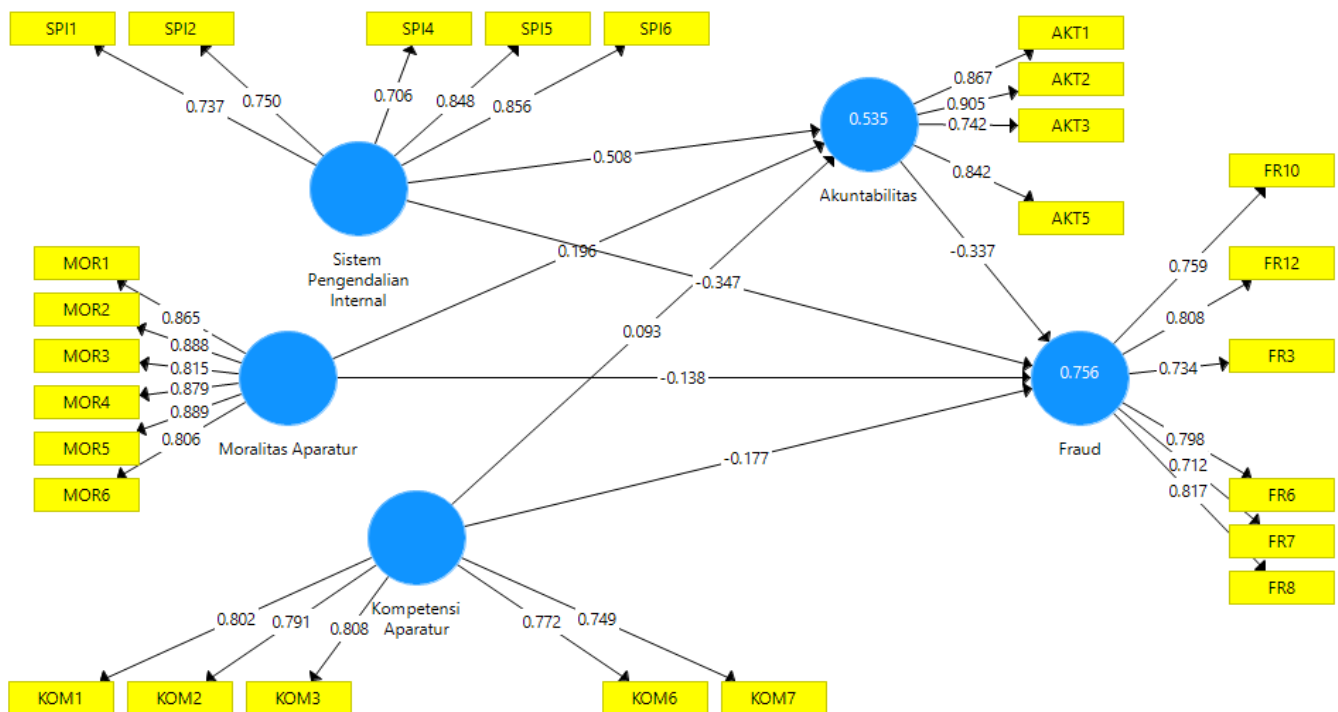
In this study, the data obtained were then analyzed using SPSS software to obtain descriptive statistical results. In addition, this study was also analyzed using Structure Equation Modeling (SEM) assisted by Partial Least Square (PLS) software in analyzing the research model. Abdillah & Hartono (2015) in Babulu (2020:20) explain PLS as one of several SEM statistical methods with a variant basis designed to solve multiple regression when there are specific problems with the data, such as research with small sample sizes, loss of data, and multicollinearity. According to what

World (1985) in Babulu (2020:20) said, PLS is an analytical method that is powerful because there are not many assumptions based on it. The use of PLS is to provide an explanation regarding whether there is a relationship between latent variables (Rugu & Muslichah, 2021). To test data analysis with SEM-PLS, it is necessary to test the outer model (measurement model) and test the inner model (structural model).

RESULT AND DISCUSSION

The convergent validity test can be shown in the outer loading table and the values in the Average Variance Extracted (AVE) table. The rule of thumb for outer loading is that the value in each construct is > 0.7 . While the rule of thumb for Average Variance Extracted (AVE) is the value of each latent variable > 0.5 . The following is the output of SmartPLS v.3. The outer loading can also be seen in the image below.

Figure 1. Measurement Model After Modification



The results of this research found that control system in internal level associates to negative influence on fraud in village fund management. Thus, the hypothesis one is accepted. The reason for this result is that control system give method in monitoring of village funds so that the fraud can be prevented (Rahmawati et al, 2020). However, without any effectiveness of internal control system so the monitoring of village funds would not be effective (Muttiarni, 2021). Andon et al in Wijayanti & Hanafi (2018) explained that internal controls that are properly and properly implemented will present accurate accounting information and avoid misstatement so that guarantees of success from the village government can be achieved. This result is supported by (Natalia & Coryanata, 2018), (Rahmah & Harsoyo, 2018), and (Njonjie et al, 2019), (Jayanti & Suardana, 2019), (Rahmawati et al, 2020), (Armelia & Wahyuni, 2020), (Laksmi, 2019), (Muttiarni, 2021).

The results of this research shows that employee morality associates to negative influence on fraud in the management

of village funds or it could be said that the second hypothesis test (H₂) was accepted. The reason for this result is that there is awareness of responsibilities in government officials to works they do. This result is supported by (Muttiarni, 2021), (Wijayati & Hanafi, 2018), (Nashruah & Wijayanti, 2019), and (Njonjie et al, 2019), (Islamiyah et al., 2020), (Laksmi & Sujana, 2019), (Jayanti & Suardana, 2019) and (Armelia & Wahyuni, 2020). However, this research is not in line with Rahmah & Harsoyo (2018) which confirms that the morality of the apparatus has a positive effect on fraud tendencies.

The hypothesis three is supported. The competency of the employee is able to make the apparatus take the initiative to learn about the development of information flow; finish the job well and on time; make apparatus confident and produce good quality output; able to communicate well; and can help other apparatus in completing their work. High apparatus competence can minimize the occurrence of fraud, because the competencies possessed by this apparatus are in accordance with the needs of the organization and the

apparatus will carry out their duties properly in accordance with the code of ethics and SOPs that apply within their organization (Wahyuni & Nova, 2018). This result is supported by (Njonjie et al, 2019), (Wirakusuma & Setiawan, 2019), and (Indrapraja et al, 2021), (Wonar et al, 2018), (Jayanti & Suardana, 2019), (Islamiyah et al, 2020), (Atmadja & Saputra, 2017), and (Rahmawati et al, 2020). However, this research is not in line with Hernada et al (2020) who assert that cheating is not influenced by competence. That is, the tendency for fraud cannot be suppressed with competence.

From the test results, it was found that apparatus accountability had a negative effect on fraud in the management of village funds or it could be said that the fourth hypothesis test (H_4) was accepted. This means that all forms of transactions that exist within the village government are accompanied by evidence of valid (authorized) transactions; the format of the financial report is in accordance with the applicable standards; complete financial reports; and the activities carried out are in accordance with the village income and expenditure budget (APBDes) that have been determined.

The hypothesis five is supported. The reason is that internal control system that can be implemented better could bring minimization of fraud risk. This is because an internal control system that runs well can provide confidence in managing village funds that the financial reports presented are in accordance with applicable standards. This research is supported by (Budiana et al, 2019), (Saputra et al, 2019), and (Purwantini & Khikmah, 2014). However, this is not in line with the research by Rugu and Muslichah (2021) and Ayem & Kusumasari (2020) which explain that the internal control system has no effect on preventing fraud through accountability.

The result also support the hypothesis six. That is, the higher the morality possessed by the apparatus, it will increase accountability and the potential for fraud will decrease. This research is supported by the theory of stewardship, where to achieve organizational goals, it is necessary to have village apparatus who are honest, have integrity, and can be trusted. Village officials with these characteristics will work responsibly and obey the rules that apply. So that the level of accountability for his work also increases and the level of fraud in managing village funds can decrease. Apparatuses who have high morality will carry out their duties and responsibilities properly and in accordance with applicable ethics and standards. This will increase accountability in the management of village funds, because the apparatus will produce financial reports of good quality and on time. So that the potential for fraud in the management of village funds is low. This result is supported by (Atmadja & Saputra, 2017), (Rahmawati et al, 2020), (Rowa & Arthana, 2019), and (Saputra et al, 2019) which explain that accountability can prevent fraud.

Based on the results, rejecting the hypothesis seven. That is, accountability has no influence in linking the internal control system and fraud in the management of village

funds. The results of this study are not in line with the proposed hypothesis which is suspected to be possible. In line with the research of Widyatama et al (2017), which explains that accountability cannot be influenced by competence. However, this is not in line with the research conducted by Rugu & Muslichah (2021) and Atmadja & Saputra (2017) which states that the existence of high apparatus competence will produce good quality financial reports. So that the accountability of managing village funds is considered high and fraud prevention can be increased.

CONCLUSION

Based on the results of the analysis, the conclusions of this study are as follows: a). The internal control system has a negative effect on fraud in the management of village funds; b). Apparatus morality has a negative effect on fraud in the management of village funds; c). Apparatus competence has a negative effect on fraud in the management of village funds; d). Accountability has a negative effect on fraud in the management of village funds; e). The internal control system has a negative effect on fraud in the management of village funds with accountability as an intervening variable; f) Apparatus morality has a negative effect on fraud in the management of village funds with accountability as an intervening variable. g). Apparatus competence has no effect on fraud in the management of village funds with accountability as an intervening variable.

Based on the results of the research that has been done, there are theoretical and practical implications as follows: 1). Impact on the Village Government Environment: It is hoped that the results of this research can be used by the Village Government as input for dealing with the problem of fraud in managing village funds. The village government must also pay attention to other supporting factors that can influence the occurrence of fraud to deal with this problem; 2) Economic Impact: It is hoped that the results of this research can increase the per capita income of the community and Regional Original Income, as well as increase Regional Original Income; 3). Social Impact: from the results of this study, it is hoped that it will reduce unemployment, reduce Corruption, Collusion and Nepotism in Regional Governments and Villages.

There are limitations of this research. First, this research observed one region only which may cause narrow view for discussion. Further research may observe with broader regions or provinces for better comparison and deep elaboration. Second, the fraud and apparatus morality observation based on individual self-assessment. Further research may employ certain independent observation such as publicly data with strong validity. We also suggest for future direction of this research by doing ethics construct to answer the intention for doing fraud in such institution.

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