

Fraud Prevention in Village Fund Managemant

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ABSTRACT

In the Village Fund Allocation (ADD), fraud can also occur because the provision of village funds every year increases so that it has an impact on fraud or fraud committed by irresponsible people who have been trusted by the community to manage village funds. The phenomenon of fraud cases in the village sector has often occurred every year. The aim of this research is examine and analyze the connection between Reporting Compliance, Internal Control System, Whistleblowing System, and Fraud Prevention in Village Fund Management. The sample selection method in this study uses a *non-probability* technique of saturated sample sampling which is a sample determination technique where the entire population is used as a sample. The results of this study are that financial reporting compliance has a positive effect on fraud prevention, the more compliance reporting is carried out effectively and well, fraud can be prevented, the internal control system and *whistleblowing system* have a negative effect on fraud prevention, this is because of the possibility that someone feels uncomfortable in reporting violations. The contribution in the research is the basis for assessment for the village government in fraud prevention.

Keywords: Financial Reporting Compliance, Fraud Prevention, Internal Control System, Village Fund Management, Whistleblowing System



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INTRODUCTION

Village Fund, which comes from the APBN (State Budget), a budget allocated to village officials to be managed for the welfare and progress of the village. The financial balance fund from the central and local governments is one source of revenue, where districts and cities get at least 10% of the funds in the regional budget, which is then sent to villages. Village budget allocations are distributed in accordance with the regulations of the regent/mayor, in accordance with policies set by the respective local governments.

The government allocates considerable funds to villages every year, and the amount continues to increase for every village in Indonesia. By allocating village funds, it aims to improve or even out development, community welfare in the village, and the development of community social and

economic activities in the village. In addition, the funds will be used to increase village income and village communities through Village-Owned Enterprises (BUMDes) in order to create a prosperous, developed, and developing village (Fathia & Indriani, 2022).

Transparency, Responsibility, and Participation should be the basic principles of village financial management. These principles must also be applied consistently and wisely in budget management, in accordance with Minister of Home Affairs Regulation No. 113 of 2014 concerning Village Financial Management (Indonesia, 2014). There is an agency relationship in village financial management between the national or regional government acting as an agent, and the village community acting as the principal (Santi Putri Laksmi & Sujana, 2019).

In the Village Fund Allocation (ADD), fraud can also occur because the provision of village funds every year increases so that it has the impact of fraud or fraud committed by irresponsible people who have been trusted by the community to manage village funds.

Fraud is defined as unethical behavior carried out by organizations or individuals with the aim of obtaining benefits that can cause harm to other people or certain parties. This act of fraud is carried out to fulfill personal interests. Many cases of misuse of village funds that continue to occur are common in various aspects, ranging from the planning stage with elite capture, the implementation stage with no transparency, the procurement stage with dishonest distribution, the accountability stage with report manipulation, to the expenditure of money that are not in accordance with the facts. In Indonesia, fraud is often referred to in other words, namely corruption (Fahreza et al., 2022)

The phenomenon of fraud cases or fraud in the village sector has often occurred every year. According to ICW (*Indonesia Corruption Watch*) records since the allocation of village funds began in 2015, there has been a consistent increase in the trend of corruption cases until 2022, as shown by the graph below.

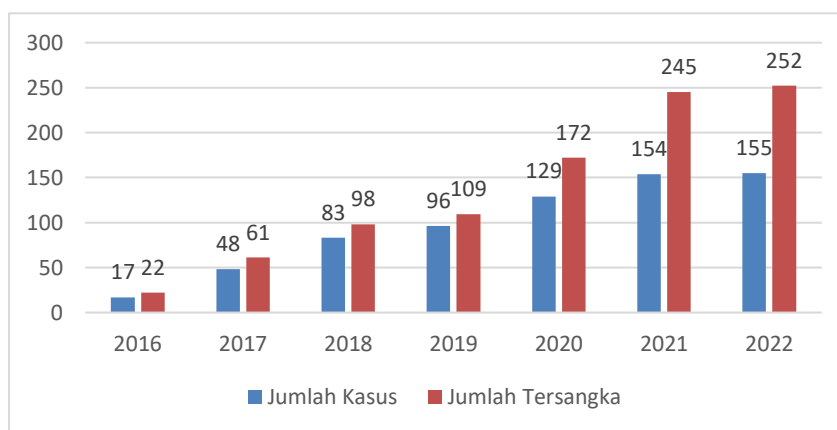


Figure 1. Corruption in the Village Sector: Graph from 2016-2022

Source : ICW 2022 Monitoring Results Report

Based on the graph above, corruption cases in the village sector from 2016-2022 continue to increase and based on monitoring throughout 2022, the village sector is the sector most handled by law enforcement out of 21 sectors that are corrupted.

In 2016-2021, the number of corruption cases amounted to 682 cases recorded with a total of 959 suspects. In 2022, the number of corruption cases is 155 cases with a total of 252 suspects with state losses of IDR 381,947,508,605, and bribes and pungli of IDR 2,700,000,000, of the 155 cases, not all of them are related to village fund budget management. The report stated that ICW found

corruption at the village level relating to village income or revenue, in addition to village fund issues.

ICW conducts investigations on corruption cases by region in 34 provinces in Indonesia including districts/cities and nationally. This monitoring is carried out to evaluate the commitment in corruption prevention and ensure that the implementation of good governance has been applied across a wide range area. The high level of corruption in a region can be caused by two factors: first, the high level of public participation in reporting suspected corruption, and community involvement in supervising law enforcement in handling corruption cases. Second, strong law enforcement in the area in investigating corruption cases, as well as easy access to information related to case handling (Watch, 2023)

Based on monitoring the most corruption cases throughout 2022 in East Java province, law enforcement managed to uncover 57 cases and determine 128 suspects. If you look further, East Java province consistently ranks in the top five in the number of cases from 2018-2022. The phenomenon of misuse of funds in several areas, namely the Head of Village in Magetan is suspected of embezzling budget 5 (Sukoco, n.d.), Kades Ngariboyo detained on suspicion of SPJ Manipulation (H. F, 2024), Report a corruption case of his superior, the village treasurer is a suspect (Romdhon, 2022). Based on this phenomenon, the impact that occurs from abuse results in state losses, so it is necessary to increase community cooperation and forms of protection to prevent this abuse from happening again, such as financial reporting compliance, internal control systems, and whistleblowing system to minimize the misuse of the management of funds provided to villages.

According to (System et al., 2019) One of the instruments to stop fraud in financial management is to form Whistleblowing system. According to (Kivaayatul Akhyaar et al., 2022) One form of accountability to the community and the central government with compliance in financial reporting. Increased public scrutiny to stop fraud can also be achieved through transparency in the presentation of financial statements. Fraud can be avoided with adequate financial reporting compliance. According to (Santi Putri Laksmi & Sujana, 2019) An efficient since the village's finances are governed by a number of agencies, including the Central, Province, District/City, and Independent financial institutions, an internal control system can stop fraud in financial management. The stronger the internal control system implemented by the village administration the fewer instances of fraud and mistakes in financial management will occur, and vice versa. Fraud risk will rise if the internal control mechanism is less effective.

This study aims to investigate and analyze the link between Village Fund Management's Fraud Prevention, Internal Control System, Whistleblowing System and Reporting Compliance..

Agency Theory

According to (Fathia & Indriani 2022) Agency theory is a concept that involves between the principal and the agent in an attempt to identify potential fraud. Agency theory is used in this study because in village fund management there is a relationship between the main party and the implementer, where the executor is the village government entrusted to the management of village funds, while the main party involves the village community and local government or central government. As an agent that organizes government, the village government acts as the main entity in providing services to the community.

Fraud Triangle Theory

There are three factors that can cause fraud, according to the Fraud Triangle Theory (Saluja et al., 2022), that is, pressure, opportunity, and rationalization.

1. Pressure

Pressure is a factor that commits individuals to engage in fraudulent acts. Here are some forms of pressure that can cause fraud, namely: Gold pressure, Pressure from threats, Pressure from management to make reports look good (Kivaayatul Akhyaar et al., 2022)

2. Opportunity

Opportunities are circumstances outside the organization and individuals that encourage fraud, such as weaknesses in internal controls that can motivate a person to participate in the organization to engage in fraud. This is because they can easily hide dishonest activities from others in order to profit from them. (Kivaayatul Akhyaar et al., 2022)

3. Rationalization

Rationalization is the perpetrators using rationalization to support their unlawful behavior as morally right. Rationalization arises when the perpetrator seeks excuses or justifications before engaging in a crime. For example, by considering corruption in village fund management as a matter of course because it is often done and has been ingrained in organizational culture. Therefore, fraud committed is not considered fraud. (Kivaayatul Akhyaar et al., 2022)

Reporting Compliance

Compliance is the transformation of behavior from not complying with regulations to complying with regulations. In the administration and disclosure of financial statements to the public, it reflects that the benefits received by the institution when submitting its financial statements in a timely manner are positive responses from the public to the institution, and vice versa (Lumingkewas, Kalangi, & Gerungai 2021). Adherence to financial reporting regulations is also a responsibility or obligation for village authorities in the course of their work to convey village financial information openly and accountably (Wijiasri et al., 2022).

According to research (Fahreza, Nugroho, & Purwantini 2022) found that reporting compliance has a favorable impact on village fund management's ability to detect fraud. This indicates that the greater the degree of compliance in financial reporting, the handling of village funds will see a rise in degree of fraud prevention. On the other hand, if the village government's degree of financial reporting compliance is inadequate, then its level of fraud prevention will also decrease. Research (Star, 2019) found that fraud prevention is positively and significantly impacted by financial reporting compliance. Thus, all village apparatus obeys in financial reporting to the higher its influence on fraud prevention. Then the hypothesis can be formulated as follows:

H1 = Compliance Reporting has a positive effect on fraud prevention in village fund management

Internal Control System

Internal Control System is a form of accounting information system used by an organization to achieve predetermined goals. To create an effective and appropriate internal control system in an organization, an assessment is needed. This Internal Control System includes policies and procedures designed to ensure management has adequate confidence that the organization is achieving its goals and targets. The effectiveness and caliber of financial reporting inside a business will be significantly impacted by the deployment of subpar internal control system. Therefore, the internal control framework is crucial for preventing potential fraud within the organization (System et al., 2019)

According to research (Santi Putri Laksmi & Sujana 2019) Finding that the internal control mechanism improves village finance management's ability to avoid fraud. With the existence of a good internal control system so as to reduce the risk of errors in preparing village financial statements to create quality reports. Research (Anggraeni Mersa, Sailawati, & Elok Larasatining Malini 2021) Finding that preventing fraud is positively and significantly impacted by the internal control system. Therefore, the greater the internal control system implemented, the greater the steps taken to avoid fraud. After that, the theory may be developed as follows:

H2 = Internal Control System has a positive effect on fraud prevention in village fund management

Whistleblowing System

Whistleblowing system can be interpreted as a step to reveal unlawful actions that occur within an organization and harm stakeholders (Witari & Putra 2023). This system serves as a place or means for someone who provides confidential information (whistleblower) to disclose and report fraudulent acts. This step is taken with the aim of finding, reducing, and eliminating fraudulent acts committed by internal members in an organization.

According to research (Baihaqi et al., 2022) Finding that the whistleblowing system has an influence on corruption prevention, the better the implementation of the whistleblowing system, the better corruption prevention. Research (Islamiyah et al., 2020) found that the administration of received village finances is significantly improved by whistleblowing in terms of preventing fraud. The higher a person's intention to carry out whistleblowing actions, the higher the level of fraud prevention in managing village funds. Then the hypothesis can be formulated as follows:

H3 = Whistleblowing system has a positive effect on Fraud Prevention Village Fund Management

METHODS

This study uses quantitative research which is a theory test using statistical method analysis tools, with the aim of achieving findings that can be applied in general. This type of research is Associative research, a type of research that analyzes the relationship between one variable and another. This relationship can be in the form of a correlation relationship (ordinary) or a causality relationship (cause and effect). The population in this study is all village apparatus in Magetan District, Magetan Regency, East Java consisting of 5 villages Tambakrejo, Baron, Purwosari, Ringinagung, Candirejo.

Sampling in this study was carried out through a *non-probability* technique of the type of saturated sample sampling. Saturated sample sampling is a sampling technique where the entire population is used as a sample. This sampling technique is generally used on a relatively small population or at least about 30. Thus, the researcher in this study did not determine the sample specifically, because the entire population, namely all village apparatus in Magetan District.

The method used to collect research data is a questionnaire. Data Analysis Technique in using SmartPLS 3.0, this technique is used to explain the relationship between exogenous variables and endogenous variables. The stages of data analysis in this study are 1. Validity Test consisting of convergent and discriminant validity tests, 2. Feasibility Test, 3. Inner model test consisting of path coefficients, R-square, F-square.

Fraud prevention is dependent variable in this study, whereas reporting compliance, internal control systems, and whistleblowing systems are the independent factors. A seven-point likert scale, ranging from 1 = highly improper to 7 = extremely acceptable, was employed for the measures in this study.

Table 1. Operational Variables

No.	Variable	Variable Operational Definition	Indicators	Measurement Scale
1.	Fraud Prevention	Fraud Prevention is an effort made to reduce or prevent the opportunity for fraud (Evia Lestari & Ayu, 2021)	1. Instilling fraud awareness 2. Participation 3. Transparent and Accountable 4. Orderly Administration of Reporting 5. Trust each other	Likert scale

No.	Variable	Variable Operational Definition	Indicators	Measurement Scale
			(Ardiana & Sugianto, 2020)	
2.	Financial Reporting Compliance	One way to demonstrate accountability or responsibility in financial management is to comply with financial reporting. (Ardiana & Sugianto, 2020)	1. Planning 2. Implementation 3. Administration, reporting and accounting 4. Accountability (Ardiana & Sugianto, 2020)	Likert scale
3.	Internal Control System	Internal Control System is a set of planning procedures implemented to ensure efficient and effective reporting capabilities (Putri & Prasiwi 2021)	1. Control Environment 2. Risk Assessment 3. Control Activities 4. Communication and Information 5. Surveillance Activities	Likert scale
4.	Whistleblowing System	Whistleblowing system is a system related to disclosure/reporting actions carried out by individuals related to violations or unethical behavior in an organization (Evia Lestari & Ayu, 2021)	1. Perception of system applicability 2. Prevention measures implemented 3. Reporting System 4. Whistleblower protection (Hariawan et al., 2020)	Likert scale

Source: Data processed 2023

RESULTS AND DISCUSSION

Convorgen Validity Test

Table 2. Average Variance Extracted (AVE)

	Average Variance Extracted (AVE)
Financial Reporting Compliance (X1)	0,81
Fraud Prevention (Y)	0,69
Internal Control System (X2)	0,78
Whistleblowing System (X3)	0,82

Source: Olah Data Researchers (2023)

Based on the data in the table, all latent variables in this study get an AVE value of > 0.5 . With this AVE value, it can be concluded that the variables have criteria for validity testing.

Outer Loading

Table 3. Outer Loading Stage 1

	KPK	Fraud Prevention	SPI	WBS	Conclusion
KPK1	0,85				Valid
KPK2	0,91				Valid
KPK3	0,91				Valid
KPK4	0,92				Valid
PF2		0,69*			Invalid
PF3		0,89			Valid
PF4		0,64*			Invalid
PF5		0,68*			Invalid
SP1			0,03*		Invalid
SP25			0,85		Valid
SP29			0,88		Valid
SP48			0,93		Valid
SP51			0,87		Valid
WSB1				0,61*	Invalid
WSB2				0,91	Valid
WSB3				0,87	Valid
WSB4				0,91	Valid
PF 1		0,53*			Invalid

*A few of the indicators have an outer loading $<0,7$, according to the data in the table. They must thus be deleted and retested on invalid indicators to ensure that they have an outer loading value of more $>0,7$.

Table 4. Outer Loading Stage 2

	KPK	Fraud Prevention	SPI	WBS	Conclusion
KPK1	0,86				Valid
KPK2	0,91				Valid
KPK3	0,90				Valid
KPK4	0,92				Valid
PF3		0,91			Valid
SP25			0,85		Valid
SP29			0,88		Valid
SP48			0,93		Valid
SP51			0,87		Valid
WSB2				0,92	Valid
WSB3				0,88	Valid
WSB4				0,92	Valid
PF 1		0,75			Valid

Source: Olah Data Researchers (2023)

Based on the data in the table, so that the outer loading value of the construct indicators has a value of $>0,7$, it can be concluded that these indicators are valid and meet the criteria for validity testing

Distrimanant Validity Test

Table 5. Fornell Larcker Criterion

	KPK	Fraud Prevention	SPI	WBS
KPK	0,90			
Fraud Prevention	0,75	0,70		
SPI	0,77	0,68	0,79	

WBS	0,84	0,74	0,74	0,83
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Source: Olah Data Researchers (2023)

Based on the following table, it can be seen that the variables and Financial Reporting Compliance Indicators have a fornell larcker criterion value of 0.90 for fraud prevention worth 0.70, the internal control system is 0.79 and the Whistleblowing system is 0.83. So it is concluded that the value of fornell larcker criterion variables and indicators are all above 0.7 so that variables and indicators are able to explain dominantly.

Table 6. Model Fit

	Saturated Model	Estimated Model
Chi-Square	198,19	198,19
NFI	0,75	0,75

Source: Olah Data Researchers (2023)

Based on the fit model above, the Estimated Model value is NFI 0.75, it is concluded that the fit model is quite good because the value is above 0.7, Chi-Square a good value is 198.19 it is supported by the NFI value, it is concluded that the model used is a model that is good enough to predict endogenous variables.

Table 7. Reliability Test

	Composite Reliability	Information
Financial Reporting Compliance (X1)	0,94	Reliable
Fraud Prevention	0,82	Reliable
Internal Control System (X2)	0,93	Reliable
Whistleblowing system (X3)	0,93	Reliable

Source: Olah Data Researchers (2023)

According to the table, each variable is considered to have a fair degree of realibility. Because the composite reliability value is >0,7.

Inner Model Test

In the evaluation of the inner model, the structural model is analyzed using such as R-square, F-square by examining the path coefficient value.

Table 8. Path Coficients

			Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
KPK Prevention	->	Fraud	0,57	0,63	0,28	2,05	0,04
SPI Prevention	->	Fraud	0,00	-0,02	0,20	0,02	0,99
WBS Prevention	->	Fraud	0,14	0,13	0,30	0,49	0,63

Source: Olah Data Researchers (2023)

Based on the table, it can be concluded that the financial reporting compliance hypothesis has an effect on fraud prevention because it has a P-Values value of < 0.05, while the internal control system and whistleblowing system hypothesis have no effect on fraud prevention because it has a P-Values value of > 0.05.

Table 9. R-Square

	R Square	R Square Adjusted
Fraud Prevention	0,48	0,46

Source: Olah Data Researchers (2023)

The table indicates that the internal control system, whistleblowing system, and financial reporting compliance can all be explained by variations in the fraud prevention factors, as indicated by the R-Square value of 0,48. On the other hand, the residual percentage of 0.46 signifies the impact of other factors that were excluded from this study model.

Table 10. F Square

	Fraud Prevention
Financial Reporting Compliance	0,14
Fraud Prevention	
Internal Control System	0,00
Whistleblowing system	0,01

Source: Olah Data Researchers (2023)

The Financial Reporting Compliance variable has a reasonably large effect size on fraud prevention, as seen by its F Square value of 0,14, according to the table. However, the value of the whistleblowing system and internal control systems has a modest effect size below 0,05, indicating that they have no significant impact on the variables related to fraud prevention.

DISCUSSION

The Effect of Financial Reporting Compliance on Fraud Prevention

The results of hypothesis testing on the financial reporting compliance variable (X1) are influential/accepted, judging from the P-Values have a value of 0.04, which is less than 0.05 so that the results of this hypothesis have an effect on the prevention of fraud in village fund management. So that if the village has been implemented properly in the administration of reporting and accountability, financial reporting compliance will directly have an impact on transparent and accountable behavior which is the prevention of fraud in the management of village funds. The findings of this study are consistent with the research of Fahreza, Nugroho, & Purwantini (2022) which shows that financial reporting compliance in village fund management has an effect on fraud prevention, but fraud prevention in village governments decreases along with low financial reporting compliance. The findings of this study are consistent with the research of Ayu Astini, (2021) which shows that financial reporting compliance has a positive effect on fraud prevention, this finding implies that financial management fraud can be prevented more widely where financial reporting compliance is higher. The findings of this study are consistent with research (S. A. F et al., n.d.) which shows that financial reporting compliance has a positive effect on fraud prevention.

Thus, it can be concluded that the village office in the study sample has applied to village officials to comply with financial reporting. In this case, if the village apparatus implements accountable, disciplined, and transparent financial reporting compliance, the village will be good in managing its village finances, so that there will be no fraud in village finance

The Effect of Internal Control System on Fraud Prevention

The results of hypothesis testing on the internal control system variable (X2) have no effect, judging from the P-Values have a value of 0.99, which is greater than 0.05 so that the results of this hypothesis have no effect on the prevention of fraud in village fund management. Thus, this can reduce its effectiveness in detecting or preventing fraud. Locations where respondents do not provide significant support related to individual integrity and ethics, so they do not support good sustainable formation, the impact is relatively low commitment in the implementation of control within the village government. The findings of this study contradict the research of Santi Putri Laksmi &

Sujana, (2019) showing that the Internal Control System has a positive effect on Fraud Prevention in village financial management. An effective internal control system can reduce errors in the preparation of village financial reports, resulting in better quality reports. The findings of this study contradict the research of Adhivinna et al., (2022) showing that the management of village funds is easier to prevent if there is a stronger internal control mechanism. The findings of this study are consistent with the fraud triangle theory which states that the existence or absence of opportunities is what triggers fraud in the internal control system because it creates the necessary conditions for fraud to occur.

Thus, it can be concluded that the village office in this study sample has not applied too much to the village apparatus for the internal control system. In this case, it is better if the village apparatus implements an effective internal control system, the village office will be able to produce quality reports in the management of village finances, so that there will be no fraud in village finances.

The Effect of Whistleblowing system on Fraud Prevention

The results of hypothesis testing on the whistleblowing system variable (X3) have no effect, judging from the P-Values have a value of 0.63, which is greater than 0.05 so that the results of this hypothesis have no effect on the prevention of fraud in village fund management. This occurs due to several factors that make the whistleblowing system unsuccessful in preventing fraud such as the inconvenience of someone in reporting violations, doubts about the protection provided to the whistleblower, the lack of effectiveness of the whistleblowing system in the organization, and the lack of understanding of the whistleblowing system among village officials. The findings of this study contradict the research of Islamiyah et al., (2020) which showed that the whistleblowing system has a positive effect on fraud prevention in village fund management. The level of fraud prevention in the management of village funds increases in line with the intention of individuals to report violations. The findings of this study contradict the research of Kivaayatul Akhyaar et al., (2022) which showed that the whistleblowing system had a positive effect on fraud prevention. This implies that the level of fraud prevention will increase often with the effectiveness of the village government whistleblowing system program, the more village governments prevent fraud the better. The findings of this study contradict Kuswati, (2023) show that this shows how the use of employees can ensure the level of fraud prevention that occurs.

Thus, it can be concluded that the village office in this study sample has not applied too much to the village apparatus for the whistleblowing system. In this case, it is better if the village apparatus implements and understands a good whistleblowing system, the village office will be able to provide benefits for the community and its organization, so that in the village there will be no fraud in village finance.

CONCLUSION

Based on the tests that have been carried out that financial reporting compliance variables have a positive effect on fraud prevention, the more reporting compliance is carried out effectively and well, fraud can be prevented. Internal control system variables negatively affect fraud prevention, it can be suspected that fraud prevention measures in villages are not solely due to the existence of an internal control system for fraud prevention. Whistleblowing system variables negatively affect fraud prevention, this is because of the possibility of someone discomfort in reporting violations.

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