

The Influence of Village Apparatus Competence, Government Compliance in Reporting and Internal Control Systems on the Prevention of Village Fund Fraud in Villages in Pantai Cermin District

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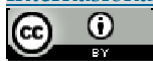
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ABSTRACT

This research investigates how village official competency, governmental reporting compliance, and internal control mechanisms impact the prevention of fraudulent activities involving village funds, with moral sensitivity serving as a moderating factor. The study employs a quantitative research methodology utilizing primary data sources. The research population encompasses all village administrators within the villages of Pantai Cermin District, with sample selection conducted through purposive sampling techniques, resulting in 48 participants. Data gathering was accomplished through questionnaire distribution to village personnel responsible for village fund administration. The analytical approach employed descriptive statistical methods. The researchers conducted primary data quality assessments through validity and reliability testing, classical assumption evaluations, multiple linear regression analysis, and hypothesis testing utilizing SPSS version 26 software.

INTRODUCTION

Village funds represent a crucial policy tool established by Indonesia's central government for all villages nationwide, designed to expedite rural development initiatives and enhance community prosperity. The administration of village funds has emerged as a primary priority within governmental strategies aimed at diminishing disparities and alleviating poverty in rural communities. Following the implementation of Law Number 6 of 2014 regarding Villages, village fund allocations have experienced substantial growth. These village funds are intended to support infrastructure construction projects, community capacity-building programs, and the comprehensive improvement of village inhabitants' quality of life and well-being.

However, in practice, with the large allocation of village funds, the risk of misuse and fraud in its management also increases. Many individuals and officials misappropriate village funds only for personal gain. From 2015 to 2024, more than 900 corruption cases related to Village Funds have been uncovered by the Corruption Eradication Commission (KPK). The state losses caused by these corruption cases reached more than IDR 1.5 trillion (Utomo, 2024). There are various cases of village fund fraud that have been revealed in various regions, such as what happened in Taman Jaya Village, South Kotabumi District, with the mode of budget misuse carried out by Hartono as the Head of Taman Jaya Village by creating a RAB (Cost Budget Plan) by falsifying reports on the use of ADD/DD realization (Asiva Noor Rachmayani, 2015).

Similarly, within North Sumatra Province, fraudulent activities in village fund administration persist, as evidenced in Rawang Panca Arga District, Asahan Regency, North Sumatra Province, where village officials engaged in the misappropriation of village funds (Purba et al., 2022). A comparable incident occurred involving the misuse of village funds by the Pangulu Nagori (Village Head) of Nagori Pematang Sinaman Village concerning the 2015 Village Fund allocation in Simalungun Regency, North Sumatra Province. In another case, Darma Suardi, serving as the Head of Tanah Besih Village, in collaboration with Muhammad Noor, who held the position of Treasurer of Tanah Besih Village, had authorized the disbursement or withdrawal of village funds that were designated to finance activities according to the proposed village budget (APBDes) of Tanah Besih Village. However, in practice, these funds were not entirely utilized by the accused Darma Suardi for the intended activities as specified (Pandiangan & Purba, 2021).

A similar situation occurred in Pantai Cermin District based on preliminary survey findings conducted by the researcher, revealing numerous deficiencies that continue to exist in village fund administration. Despite the availability of village funds, challenges in village fund management frequently arise in Pantai Cermin District, which regularly obstruct the attainment of optimal development objectives. These issues include inappropriate prioritization of village fund budget targets, such as insufficient creation of employment opportunities that leads to widespread unemployment and poverty conditions, consequently resulting in elevated levels of criminal activities or unlawful behavior within the village community. There is also poor infrastructure such as roads in several

villages that are still damaged and the unavailability of public transportation which causes limited community mobility. In addition, inadequate irrigation networks threaten the sustainability of the agricultural sector. This happens due to immature planning, less than optimal development of village infrastructure that is not on target which should be a priority for development in the village.

LITERATURE REVIEW

Fraud Triangle Theory

The fraud triangle theory represents a theoretical framework initially presented and formulated by Donald R. Cressey in 1953. This theoretical model serves to identify potential causes or motivating elements that lead to fraudulent behavior. The fraud triangle theory encompasses three key components: pressure, opportunity, and rationalization.



Figure 1 Teori Fraud Triangle

Source: D' consulting business consultant

Pressure

Motivation is driven by a person's need for money, desire for a lifestyle, or personal demands that make a person feel forced to commit fraud. A person who commits fraud can be influenced by pressure, either internal or external pressure. Internal pressure, for example, is a consumptive lifestyle. External pressure, such as social demands.

Opportunity

Opportunity is a chance or circumstance when someone has the time to do something that not everyone can. Overly broad and excessive responsibilities, loose internal control mechanisms, lack of training and supervision, and inadequate standards for fraudsters are factors that contribute to the creation of opportunity motives.

Rasional (Rationalization)

Rationalization, which is the act of using rationalization as justification. Fraudsters can rationalize their actions because they believe they are not breaking the law, even though the fact is considered immoral, and they believe that the money they stole will eventually be paid back (Kuntadi et al., 2023).

Competence of Village Officials

According to the State Civil Service Agency (2013), competence is a characteristic and work ability that includes aspects of knowledge, skills and attitudes according to the duties and/or functions of the position. Based on the Fraud Triangle Theory, the village government as the manager of village funds must be able to identify and minimize factors that can trigger fraud by increasing the competence of the village apparatus they have and providing transparent accountability through the presentation of financial reports and disclosure of activities so that the public as external monitors can know it well.

The findings of this research align with the study conducted by (Indah Pratiwi & Sari Dewi, 2021), which indicates that when village officials possess competency in village financial management, this capability can enhance the prevention of fraudulent activities in village funds. In the research by (Islamiyah et al., 2020), Indah demonstrated that Village Apparatus Competence exerts a positive and significant influence on preventing fraud in village fund management. Nevertheless, this outcome differs from the findings of Fahreza et al. (2022), who concluded that competence did not demonstrate a significant impact, which is believed to result from competence in this context being merely administrative in nature, without being complemented by ethical comprehension and social accountability. This discrepancy reveals that the impact of competence on fraud prevention relies not solely on the degree of formal education or professional training, but also on the extent to which such competence is internalized and implemented in everyday operational practices.

H1: Village Apparatus Competence has a positive and significant effect on the Prevention of Village Fund Fraud.

Government Compliance in Reporting

According to KBBI (Big Indonesian Dictionary), compliance is an attitude of obedience to applicable rules or orders. Compliance is the willingness to submit to the law/orders or accept statements made by leaders as true (Syadeli, 2021). In relation to the fraud triangle theory used in this study, one of the main elements causing fraud is opportunity, namely a gap or weakness in the system that allows someone to commit fraud without being easily detected. Government compliance in reporting is closely related to this element. If village officials are not compliant in preparing and submitting financial reports accurately and on time, then the accountability system becomes weak. This creates an opportunity for perpetrators to hide irregularities or data manipulation without being effectively monitored. In other words, the lower the reporting compliance, the greater the opportunity for fraud. Conversely, transparent and orderly reporting narrows the space for fraud.

This finding corresponds with the research conducted by (Bagus Fahreza et al., 2022), which examines how pressure, rationalization, and opportunity as the fundamental components of the fraud triangle theory affect individuals or organizations in committing fraudulent acts. Pressure, encompassing financial or emotional stress, constitutes one of the primary catalysts. In the study performed by (Bagus Fahreza et al., 2022), it was determined that governmental compliance in reporting demonstrated a positive and significant influence on preventing

fund fraud. However, this finding contrasts with the research by Patiran and Bonsapia (2018), who concluded that compliance does not produce a significant effect. This difference can be caused by the level of discipline and integrity of individuals in following up on reporting in the field. This means that even though a report is prepared, if it is not followed up or is only a formality, its effectiveness in preventing fraud is low. Based on this relationship, the hypothesis that can be drawn in the study is:

H2: Government Compliance in Reporting has a positive and significant effect on the Prevention of Village Fund Fraud

Internal Control System

COSO defines internal control as a process that is influenced by the board of directors, management, and other staff members, specifically designed to provide reasonable assurance concerning the attainment of objectives relating to operations, reporting, and compliance requirements. According to the Fraud Triangle Theory, establishing village fund management that remains free from fraudulent activities requires the implementation of an effective internal control system at all levels of village administration. The internal control system is intended to minimize opportunities, which represent one of the fundamental elements contributing to the occurrence of fraud. Village officials, serving as the primary executors of village fund management, are expected to perform their responsibilities in accordance with established procedures, while maintaining focus on integrity and transparency in financial administration. Through the implementation of robust internal controls, including the segregation of duties, rigorous oversight, and regular audit procedures, village officials can reduce the likelihood of irregularities and ensure that village fund management operates in the best interests of the community.

This finding is also consistent with (Kartika & Setiawati, 2024), who indicated that the internal control system serves as a measure to diminish opportunities for fraudulent activities, particularly through regular monitoring, audit processes, and well-defined task distribution. In research conducted by (Rahmawati et al., 2020), it was determined that village officials exert a positive and significant influence on the prevention of village fund fraud. However, this result is different from Sutono et al. (2022) who stated that SPI was not significant, which was likely due to the weak implementation of SPI elements such as managerial monitoring and control. This means that SPI is not enough to be formally available, but must be implemented actively.

H3: Internal Control System has a positive and significant influence on Prevention of Village Fund Fraud

The impact of village official competency, governmental reporting compliance, and internal control mechanisms collectively influences the prevention of fraudulent activities in village funds. When these three elements are implemented concurrently (simultaneously), they play a crucial role in preventing fraud within village fund administration (Panjaitan et al., 2022). In other terms, when village official competency is enhanced, reporting compliance is maximized, and the internal control system is reinforced, then the likelihood

of irregularities or fraudulent practices in village fund utilization can be effectively reduced. This occurs due to the presence of transparency, accountability, and robust oversight throughout all processes of village fund management. Therefore, these three elements serve as essential foundations to guarantee that village funds are administered appropriately and in alignment with their intended purpose, which is to enhance the prosperity of village communities.

H4: Competence of Village Apparatus, Government Compliance in Reporting and Internal Control System simultaneously influence the Prevention of Village Fund Fraud

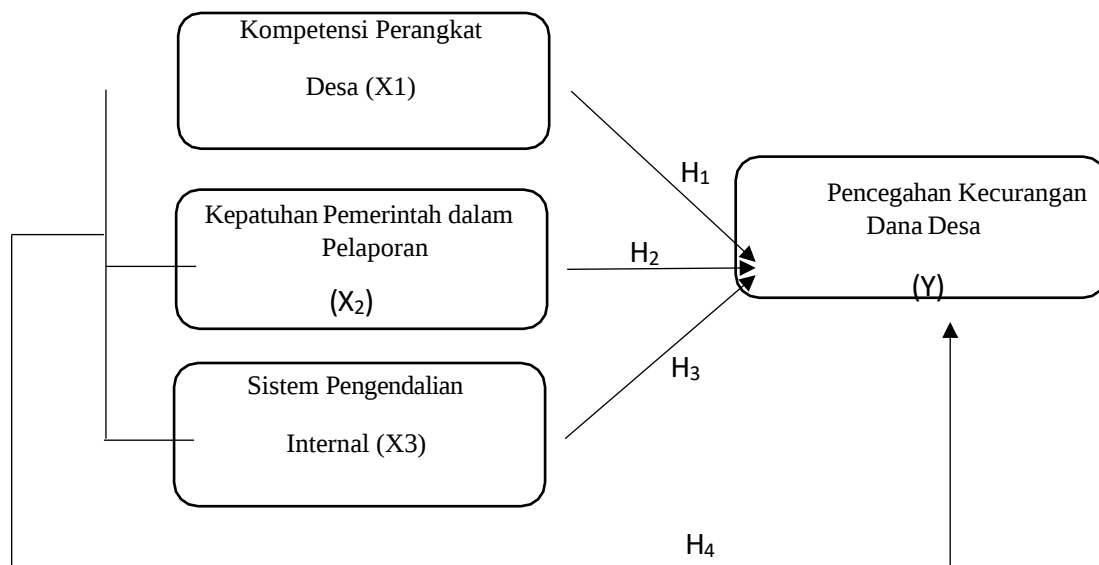


Figure 2. thought framework
 Source: Data processed by researchers

METHODOLOGY

This study uses a quantitative approach with a sample of 12 village offices with a total of 48 village apparatus respondents in Pantai Cermin District. Each village has 4 apparatuses involved, namely the Hamlet Head, Finance or Treasurer, Village Consultative Body, Hamlet Head and Head of Government Section. Sample selection was taken using purposive sampling and quantitative research methods. According to (Ghozali, 2018) Purposive sampling is a method of selecting samples with certain objectives or criteria. The data used is primary data where the data is directly obtained from respondents without intermediaries by distributing questionnaires sourced from previous researcher questionnaires.

The variables studied include village apparatus competence, government compliance in reporting, and internal control systems. Data analysis was conducted using SPSS 26 with validity tests, classical assumptions, multiple linear regression and hypotheses.

RESEARCH RESULT

Characteristics of Respondents

The characteristics of respondents in this study were gender, age, and education.

Instrument Test

Table 1. Validity Test

Variable	Sig	r _{table}	keterangan
X1	0.000	0.278	Valid
X2	0.000	0.278	Valid
X3	0.000	0.278	Valid

Source: Data processed by SPSS,26

Table 2. Reliability Test

NO	Variabel	Alpha Cronbach	Alpha	Keterangan
1	Competence of Village Officials	0.843	0,700	Reliable
2	Government Compliance in Reporting	0.835	0.700	Reliable
3	Internal Control System	0.810	0.700	Reliable
4	Fraud Prevention Village Fund	0.916	0.700	Reliable

Source: Data processed by SPSS,26

According to table 4.8, reliability testing was performed on questionnaire items that were determined to be reliable. A variable is considered reliable when responses to statements demonstrate consistent patterns. Therefore, the reliability coefficient results show that the Village Official Competency instrument achieved 0.843, the Government Reporting Compliance instrument obtained 0.835, the Internal Control System instrument recorded 0.810, the Village Fund Fraud Prevention instrument reached 0.916, and the Moral Sensitivity instrument attained 0.922. Since all Cronbach's alpha values exceed 0.700, it can be concluded that all five instruments are reliable and satisfy the established criteria.

Classical Assumption Test

Normality Test

The normality test is designed to examine whether the regression model contains confounding variables or residuals that follow a normal distribution pattern (Ghozali, 2018).

Table 3. Normality test
One-Sample Kolmogorov-Smirnov Test

Unstandardized Residual

N		48
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.15275150
Most Extreme Differences	Absolute	.076
	Positive	.053
	Negative	-.076
Test Statistic		.076
Asymp. Sig. (2-tailed) ^c		.200 ^d

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Source: Data processed by SPSS,26

According to the table, the probability value represented by Asymp. Sig. (2-tailed) shows 0.200, which exceeds the significance threshold of 0.05, leading to the conclusion that the data follows a normal distribution and satisfies the normality assumption. Normality assessment can also be conducted through examination of the probability plot graph and histogram visualization. When the data distribution on the probability plot graph aligns with the diagonal line direction, the data can be determined to be normally distributed. The probability plot visualization and histogram representation are presented below:

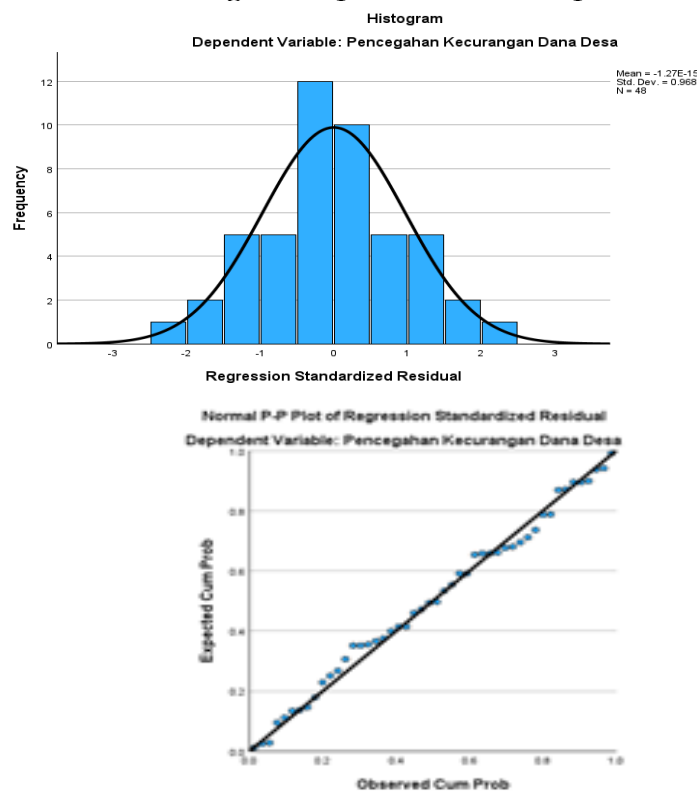


Figure 3. Normal P-P Plot of Regression Standardized Residual

Source: Data Processed by SPSS 26

According to figure 3 presented above, the Normal Probability Plot visualization demonstrates that the data points are distributed along the diagonal line. This pattern indicates that the data follows a normal distribution.

Multicollinearity Test

The multicollinearity test is conducted to see whether or not there is a linear relationship between each independent variable in the regression model.

Table 4. Variable in the regression model

		Coefficients ^a		Standardize d Coefficients Beta	t	Sig.	Collinearity Statistics	
Model		Unstandardized Coefficients B	Std. Error				T	VIF
1	(Constant)	-1.916	2.370		-808	,423		
	X1	,209	,078	,282	2.672	,011	,552	1.810
	X2	,346	,094	,417	3.660	,000	,473	2.112
	X3	,359	,130	,288	2.752	,009	,559	1.789

a. Dependent Variable: Prevention of Village Fund Fraud (Y)

According to the information presented in the table, a Multicollinearity Test was performed on the dependent variable of Village Fund Fraud Prevention, revealing the absence of multicollinearity issues. This conclusion is supported by the tolerance values for all variables in this research, which exceed 0.10, and the VIF (Variance Inflation Factor) values for all variables in this study, which remain below 10.

Heteroscedasticity Test

The Heteroscedasticity Test is designed to examine whether the regression model exhibits unequal residual variance across different observations.

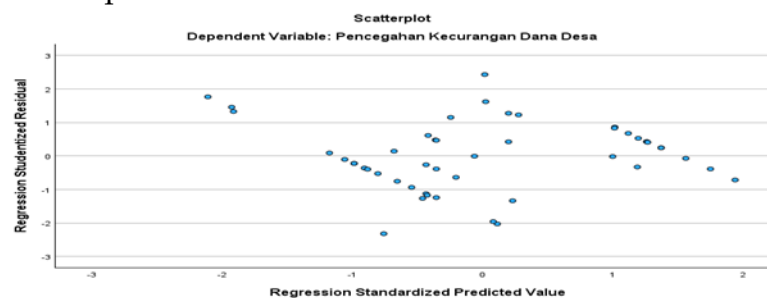


Figure 3. Scatterplot Graph

Source: Data by SPSS,26 (2025)

According to the visualization, no points create a distinct pattern, and the data points are distributed both above and below the zero point on the Y axis. Based on this observation, it can be determined that heteroscedasticity is not present.

Multiple Linear Regression Analysis

Multiple Linear Regression Analysis is used to determine how much influence the independent variables, namely Village Apparatus Competence, Government Compliance in Reporting and Internal Control have on the dependent variable, namely Prevention of Village Fund Fraud, if the variable independent variables experience increases and decreases, and also know the direction of the relationship (positive or negative) between the independent variable and the dependent variable.

Table 5. Multiple Linear Regression Analysis

		Coefficients ^a			t	Sig.	Collinearity Statistics	
Model		Unstandardized Coefficients B	Std. Error	Stand. Coefficients Beta			T	VIF
1	(Constant)	-1.916	2.370		-808	.423		
	X1	.209	.078	.282	2.672	.011	.552	1.810
	X2	.346	.094	.417	3.660	.000	.473	2.112
	X3	.359	.130	.288	2.752	.009	.559	1.789

a. Dependent Variable: Prevention of Village Fund Fraud (Y)

Source: Data by SPSS.26 (2025)

Based on the table, a multiple linear regression equation can be formed as follows.

$$Y = -1.916 + 0.209X_1 + 0.346X_2 + 0.359X_3 + \epsilon$$

The constant value of 1.916 signifies that when the Village Official Competency, Government Reporting Compliance, and Internal Control System variables are absent or equal to 0, the Village Fund Fraud Prevention value becomes -1.916. The coefficient value for Village Official Competency (B1) is 0.209, the coefficient value for Government Reporting Compliance (B2) is 0.346, and the coefficient value for Internal Control System (B3) is 0.359, demonstrating that these independent variables (X) exert a positive influence on village fund fraud prevention (Y).

Hypothesis Testing

Simultaneous Test (F Test)

The simultaneous significance test (F-Test) is used to see the influence of all independent variables on the dependent variable (Prevention of Village Fund Fraud) simultaneously.

Table 6. Simultaneous significance test (F-Test)

ANOVA ^a					
Model		Sum of Squares	Df	Mean Square	F Sig.
1	Regression	168.795	3	151.758	39.639 .000b
	Residual	62.455	44	1.419	
	Total	231.250	47		

a. Dependent Variable for Prevention of Village Fund Fraud (1)

b. Predictors (Constant), Competence of Village Officials, Government Compliance in Reporting and Internal Control System

Source: Data by SPSS,26 (2025)

According to table 4.5, the F test results reveal a significance value of 0.000, which is considerably lower than 0.05. This indicates that the F test findings demonstrate that Village Official Competency, Government Reporting Compliance, and Internal Control Systems exert a significant influence on Village Fund Fraud Prevention when considered simultaneously. To determine which independent variables, impact the dependent variable individually, a t-test (partial analysis) is conducted.

Water (Partial)

The partial significance test t-test is used to determine how far the influence of one independent variable is in explaining the dependent variable assuming the other independent variables have constant values.

Table 7. Partial significance test t-test

Coefficients ^a							
	Unstandardized Coefficients	Standardized Coefficients	T	Sig.	Collinearity Statistics		
Model	B	Std. Error	Beta		T	VIF	
1 Constant	-1.916	2.370			-.808	.423	
X1	.209	.078	.282		2.672	.011	1.810
X2	.346	.094	.417		3.660	.000	2.112
X3	.359	.130	.288		2.752	.009	1.789

a. Dependent Variable: Prevention Village Fund Fraud

Source: Data by SP55.26 (2025)

1. The Village Official Competency variable demonstrates a t-value of 2.672 with a significance level of 0.011. Since the t-value exceeds the t-table value ($2.672 > 1.677$) or the significance is below 5% ($0.011 < 0.05$), and given that the coefficient value of 0.209 is positive, the Village Official Competency variable partially exerts a positive and significant influence on the Village Fund Fraud Prevention variable.
2. The Government Reporting Compliance variable shows a t-value of 3.660 with a significance level of 0.000. Because the t-calculated surpasses the t-table ($3.660 > 1.677$) or the significance is less than 5% ($0.000 < 0.05$), and considering the coefficient value of 0.346 is positive, the Government Reporting Compliance variable partially demonstrates a positive and significant effect on the Village Fund Fraud Prevention variable.
3. The Internal Control System variable exhibits a t-calculated value of 2.752 with a significance level of 0.009. Since the t-calculated is greater than t-table ($2.752 > 1.677$) or the significance is smaller than 5% ($0.009 < 0.05$), and with the coefficient value of 0.359 being positive, the Internal Control System variable partially shows a positive and significant impact on the Village Fund Fraud Prevention variable.

Coefficient of Determination (Adjusted R²)

The determination coefficient Re is used to measure the extent to which the model is able to explain the variation in the dependent variable (Ghozali, 2018).

Table 8. Determination coefficient

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.854a	.730	.712	1.19140

a. Predictors: (Constant), Village Apparatus Competence, Government Compliance in Reporting and Internal Control System

c. Dependent Variable: Prevention of Fraud of Village Funds (Y)

Source: Data by SPSS,26 (2025)

According to table 4.7, the Adjusted R square value stands at 0.712 or equivalent to 71.2%, indicating that the dependent variable (Village Fund Fraud Prevention) is explained by three independent variables: Village Official Competency, Government Reporting Compliance, and Internal Control System. This signifies that additional independent variables accounting for 28.8% exist that could provide better explanation for this dependent variable (Village Fund Fraud Prevention) beyond the scope of this research.

DISCUSSION

The Influence of Village Apparatus Competence on Fraud Prevention Village Fund

According to the regression and t-test findings, the independent variable of village official competency regarding village fund fraud prevention demonstrates a coefficient value of 0.209 and a significance value of $0.011 < 0.05$, indicating a positive and significant relationship between Village Official Competency and Village Fund Fraud Prevention. This demonstrates that enhanced Village Official Competency leads to improved Village Fund Fraud Prevention. Based on these outcomes, H1 or the hypothesis proposing that village official competency positively influences village fund fraud prevention is accepted.

The Influence of Government Compliance in Reporting on the Prevention of Village Fund Fraud

Based on the regression analysis and t-test findings, the independent variable measuring government compliance in reporting demonstrates a coefficient value of 0.346 with a significance level of 0.000, which is below the threshold of 0.05. This indicates the presence of a positive and statistically significant relationship between Government Compliance in Reporting and the Prevention of Village Fund Fraud. The results demonstrate that enhanced Government Compliance in Reporting corresponds to improved Prevention of Village Fund Fraud outcomes. These findings provide support for H2, confirming the hypothesis that

The Influence of Internal Control Systems on Preventing Village Fund Fraud

According to the regression analysis and t-test outcomes, the independent variable representing the internal control system in relation to the Prevention of Village Fund Fraud exhibits a coefficient value of 0.359 with a significance level of 0.009, which falls below the critical threshold of 0.05. These statistical results indicate the existence of a positive and statistically significant relationship between the Internal Control System and the Prevention of Village Fund Fraud. The findings reveal that improvements in the Internal Control System lead to enhanced Prevention of Village Fund Fraud effectiveness. Consequently, these

statistical results provide empirical support for H3, thereby confirming the acceptance of the hypothesis which posits that the internal control system exerts a positive influence on the Prevention of Village Fund Fraud.

The Influence of Village Apparatus Competence, Government Compliance in Reporting and Internal Control Systems Simultaneously Influence the Prevention of Village Fund Fraud

According to the simultaneous test (F-test) results, the significance value of 0.000 is less than the critical value of 0.05, leading to the conclusion that Village Apparatus Competence, Government Compliance in Reporting, and Internal Control System collectively exert a statistically significant influence on Village Fund Fraud Prevention. The analysis demonstrates that the calculated F-value ($F_{\text{count}} = 39.639$) exceeds the tabulated F-value ($F_{\text{table}} = 1.677$), with a significance level of 0.000. These statistical findings result in the rejection of the null hypothesis (H_0) and the acceptance of the alternative hypothesis H_4 . Therefore, H_4 , which hypothesizes that Village Apparatus Competence, Government Compliance in Reporting, and Internal Control Systems collectively have a positive and significant effect on the Prevention of Village Fund Fraud, is statistically supported and accepted based on these empirical results.

CONCLUSION AND RECOMMENDATION

1. The competence of village officials has a positive effect on preventing village fund fraud. This is because the village government as the manager of village funds must be able to identify and minimize factors that can trigger fraud by increasing the competence of village officials they have and providing transparent accountability through the presentation of financial reports and disclosure of activities so that the community as external monitors can know it well.
2. Government compliance in reporting has a positive effect on preventing village fund fraud. This is because Government Compliance in Reporting the prevention of village fund fraud can be more effective, build more public trust and be able to ensure that village funds are managed for the common interest in a clear and accountable manner by avoiding triggers or factors of fraud.
3. The internal control system demonstrates a positive influence on the prevention of village fraud. This positive relationship exists because the system is designed with the primary objective of minimizing opportunities for fraudulent activities to occur. Village officials are required to execute their responsibilities while maintaining integrity and transparency, ensuring strict adherence to established procedural guidelines. The village apparatus plays a fundamental and critical role in guaranteeing accountable and democratic governance practices, thereby enabling village fund management operations to function in alignment with their intended goals and objectives while effectively preventing any form of misappropriation or deviation from proper procedures.

4. Competence of village officials, government compliance in reporting and internal control systems have a simultaneous influence on preventing village fund fraud.

ADVANCE RESEARCH

1. The Village Fund Fraud Prevention variable is only studied from the Village Apparatus Competence, Government Compliance in Reporting, and Internal Control System variables.
2. The research location was only carried out in villages in Pantai Cermin District.
3. Observation year in 2025.

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