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FACTORS INFLUENCING FRAUD PREVENTION IN THE MANAGEMENT OF VILLAGE FUND ALLOCATIONS

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Abstrak

Fraud merupakan tindakan penipuan yang dilakukan secara sengaja untuk memperoleh keuntungan pribadi dan menyebabkan kerugian bagi pihak lain tanpa sepengetahuan mereka. Penelitian ini bertujuan untuk mengetahui apakah sistem pengendalian internal, moralitas individu dan *love of money* berpengaruh terhadap pencegahan *Fraud* dalam alokasi dana desa. Penelitian ini menggunakan pendekatan deskriptif kuantitatif dengan teknik purposive sampling. Sampel terdiri dari Kepala Desa, Sekretaris Desa, Kaur Keuangan, Kaur Perencanaan dan Umum serta Badan Permusyawaratan Desa dari 16 Desa di Kecamatan Manisenggo Kabupaten Klaten. Data dikumpulkan melalui kuesioner dengan skala likert dan dianalisis menggunakan IBM SPSS 24. Hasil menunjukkan bahwa sistem pengendalian internal dan *love of money* tidak berpengaruh terhadap pencegahan *Fraud*, sedangkan moralitas individu berpengaruh. Penelitian selanjutnya disarankan untuk menambah jumlah sampel dan variabel agar hasil yang diperoleh lebih optimal dan relevan.
Kata kunci: Pencegahan *Fraud,* Dana Desa, Sistem Pengendalian Internal, Moralitas Individu, *Love of Money*

Abstract

Fraud is an act of fraud committed intentionally to obtain personal gain and cause harm to other parties without their knowledge. This study aims to determine whether the internal control system, individual morality and love of money affect the prevention of fraud in the allocation of village funds. This research uses a quantitative descriptive approach with purposive sampling technique. The sample consisted of the Village Head, Village Secretary, Head of Finance, Head of Planning and General Affairs and the Village Consultative Body from 16 villages in Manisenggo District, Klaten Regency. The data were collected through a questionnaire with a Likert scale and analyzed using IBM SPSS 24. The results show that the internal control system and love of money have no effect on fraud prevention, while individual morality does. Future research is recommended to increase the number of samples and variables so that the results obtained are more optimal and relevant.
Keywords*: Fraud Prevention, Village Funds, Internal Control System, Individual Morality, Love of Money*

INTRODUCTION

Fraud has existed throughout human history and continues to develop along with the times, technology and society. According to Albrecht et al., (2019) Generically fraud (fraud) includes all the diverse ways that individual ingenuity can design. This can be utilized by someone to gain benefits from other parties by using improper means.

Referring to data from Indonesia Corruption Watch (2018), it is revealed that one of the objectives of establishment of Law No. 6/2014 on Villages is based on respect for village entities in organizing their own governance. It is not an easy thing to achieve this goal, it requires large funding to develop the independence of around 74,954 thousand villages in Indonesia. It takes an increase in the capacity and quality of village heads and their officials to be able to manage funds so that they can benefit all citizens fairly and equitably.

The Village Fund is an Indonesian government program that aims to allocate funds directly to villages across Indonesia. This program is allocated to provide funds to villages to improve the development and welfare of rural communities. According to Law No. 6/2014 on Villages, the purpose of village funds is to show the state's commitment to protecting and empowering villages. With village funds, villages can create village development and empowerment towards a just, prosperous, and prosperous society (Pamungkas, 2016).

Fraud prevention in the allocation of village funds involves various steps and strategies with the aim of reducing the risk of misuse of funds and increasing accountability and transparency. The first step that needs to be taken and is important is prevention. The beginning of fraud itself includes need, greed and opportunity. If we want to prevent fraud from occurring, then the first thing that needs to be done is to eliminate or reduce as much as possible the needs and greed that drive fraud. (Nurhasanah et al., 2022).

Research related to fraud prevention in the allocation of village funds has been conducted by Kusumaningrum & Wulandari, (2023), the results of the study state that the competence of Human Resources has no effect, while internal control shows a significant positive effect and individual morality has no effect on efforts to prevent fraud on village funds.

According to Solopos.com news written by Taufiq Sidik Prakoso, (2018) in an article entitled "KLATEN CORRUPTION: Village Head Dismissed, Barukan Village Officials Overwhelmed to Serve Residents", it was explained that Barukan Village Officials located in Manisrenggo Subdistrict, Klaten, faced obstacles in providing services to residents in various administrative and other matters. This happened after their village head, Marsudi, was dismissed from his position as village head in 2015 due to a corruption case. The village head, who was caught in a legal case, had to be temporarily dismissed from his position. In addition to their administrative duties, the remaining village officials are also responsible for managing the village's finances, which amount to billions of rupiah. Several other village officials who have been caught in cases of misappropriation of village funds are village officials from Muruh, Gantiwarno District, and Klaten Regency who were caught in a case of corruption of the Village Budget (APBDes) worth 708 million. The village official had also served as Head of Planning for many years (Indah & Fatoni, 2023).

The difference between this research and previous research lies in the variables. Based on suggestions from previous studies to involve the possibility of replacing or adding independent variables, the researcher is interested in replacing one of the variables, namely Human Resources which does not show a significant effect, which will be replaced by Love of money. In previous studies, many used Human Resource Competencies, Internal Control Systems, and Individual Morality. In this study, researchers replaced one of the Human Resource Competency variables with Love of money. The purpose of researchers replacing the Human Resource Competency variable with Love of money is to find out whether the love of money trait has a significant effect on fraud committed on village funds.

The concept of love of money basically describes an individual's tendency towards material wealth as the main motivation in life. However, in rural environments, views on money can be influenced by local cultural values such as togetherness and simplicity. Unlike urban communities that are more likely to be competitive in aggressively pursuing wealth because achieving social and economic status is a top priority, rural environments are often limited by social norms. Therefore, while the love of money can theoretically be a trigger for fraud, in a rural context its influence may be weakened or masked by cultural factors that emphasize collectivity and social honor.

Many things can cause fraud, including the Internal Control System, Love of Money, and Individual Morality. Conditions like this have the potential for misuse of village funds, both in terms of procedural violations and potential fraud. Therefore, in-depth research is needed regarding the possibility of fraud and efforts to prevent misuse of village funds. This phenomenon makes researchers interested in conducting research related to Fraud Prevention in Village Fund Allocation.

The Grand Theory used is the Theory of Planned Behavior (TPB), a theory that has been successfully used in explaining and predicting people's behavior. States that an individual's behavior can be predicted through the intention used to perform the behavior, which is influenced by three main factors, namely: Attitude toward the Behaviour is a person's positive/negative assessment of certain behaviors performed, then there are Subjective Norms is a person's perception of the pressure experienced either from social or expectations from his environment, and the last is Perceived Behavioural Control is a person's belief in his own ability to control or carry out a behavior (Ajzen, 2020).

The relationship between Theory of Planned Behavior and fraud prevention is that fraud prevention can occur, one of which is caused by factors from within oneself. Factors from within oneself can cause someone to carry out a planned behavior. In accordance with the Theory of Planned Behavior theory that the intention from within a person will influence taking action or behavior, as is the case in fraud prevention, namely someone if he has a good intention not to commit fraud then he will not do it, but if someone has the intention to commit fraud then he will do it.

Relevant research conducted by previous researchers that can help researchers as a comparison material in this study is Nur et al., (2023) which states that the control environment has an effect, while individual morality has no effect on fraud prevention on the allocation of village funds. Research conducted by Widodo & Cahyaningrum, (2023) found that the internal control system, the morality of the kalurahan apparatus had a positive effect on fraud prevention in village financial management. research conducted by Rahimah et al., (2018) found that the control environment and individual morality had an effect on preventing village fund fraud. Research conducted by Muhaimin, (2021) shows that love of money has a positive and significant effect on fraud accounting. Thus the framework for thinking in this study is as follows:

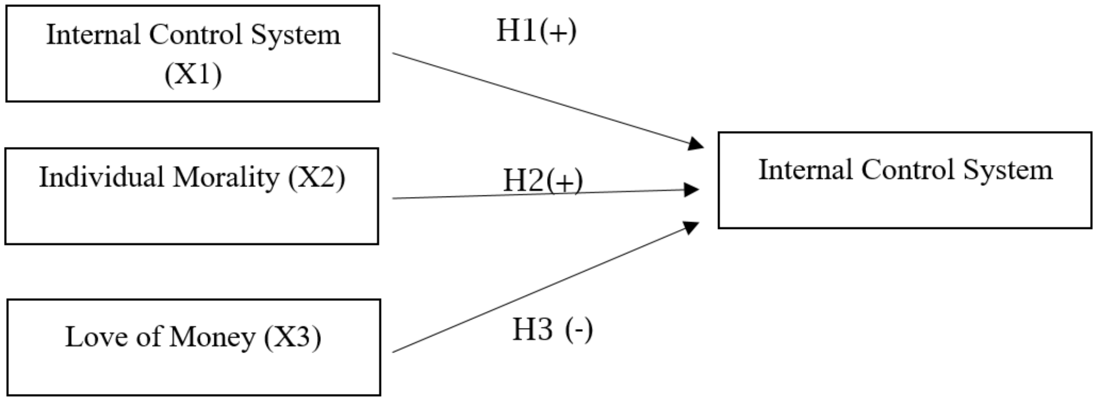

Figure 1. Framework of thinking

Based on the above framework of thinking, the results of this research hypothesis are:

H1: Internal control system has a positive effect on fraud prevention

Relevance to the theory of planned behavior, namely Perceived Behavioural Control which states that if someone feels that he has sufficient control, then someone's intention to behave deviantly (fraud) will decrease.

H2: Individual morality has a positive effect on fraud prevention

Relevance to the theory of planned behavior, namely Attitude towards the Behavior, explains that an individual's negative attitude towards behavior (fraud) will reduce the intention to do so, thereby increasing prevention.

H3: Love of money has a negative effect on fraud prevention

Relevance to the theory of planned behavior, namely Attitude towards the Behavior, explains that when someone has a positive attitude towards fraud (affected by excessive love of money), the intention to prevent fraud will decrease.

RESEARCH METHOD

The method used in this research is quantitative method. Research using this method produces data in the form of numbers, which are then analyzed using statistics, so it is called a quantitative method (Sugiyono, 2019). his research uses a quantitative descriptive approach method used to formulate problems to guide research in exploring or describing a social situation comprehensively, broadly, and deeply. The primary data used in this study are data obtained from the results of distributing questionnaires to several respondents. The questionnaire contains several indicators of the dependent and independent variables. The data is then processed using SPSS V.24 software to determine the effect between the dependent and independent variables. This research is designed to see the effect of the internal control system, individual morality, and love of money on preventing fraud in the allocation of village funds.

The population of this study were villages in Manisrenggo Subdistrict, Klaten Regency, Central Java. The sample used in this study were villages in Manisrenggo District, Klaten Regency. The sampling technique used was Purposive Sampling. Purposive sampling is a sample selection method by considering certain characteristics (Sugiyono, 2019). The characteristics of this research sample are village officials who are directly responsible for managing the allocation of village funds as follows:

Table 1. Research Sample

Position	Total
Village Head	16
Village Secretary	16
Finance Head	16
General Affairs and Planning Head	16
BPD (Village Deliberative Body)	16
Population	**80**

In this study, researchers used a questionnaire, which is a data collection method carried out by giving a number of questions or written statements to respondents to answer (Sugiyono, 2019). In this study there are two variables used, namely the dependent and independent variables. The dependent variable (dependent variable) is fraud prevention. The independent variables (independent variables) are the internal control system, individual morality and love of money. Variable indicators are as follows:

Table 2. Operational Variables

Variable	Indicator	Question Item
Internal Control System	1. Control environment 2. Risk assessment 3. Information and communication 4. Control activities Source : (Widiyarta et al., 2017) (Wahyudi, 2021)	5
Individual Morality	1. An employee's awareness of the responsibilities of an entity 2. Values of honesty and ethics 3. Complying with all applicable rules within the entity 4. An individual's attitude in carrying out dishonest acts Source : (Rahimah et al., 2018), (Wahyudi, 2021)	6
Love of Money	1. Budget 2. Evil 3. Succes 4. Self Expression 5. Sosial Influence 6. Power of Control Source : (Mawarni, 2022),(Suryandari & Pratama, 2021)	7
Fraud prevention	1. Fraud awareness 2. Self-managed and participatory 3. Transparent 4. Accountable 5. Orderly administration and reporting 6. Mutual trust Source : (Wahyudi, 2021)	6
Total number of questions		**24**

This study uses a 5-point Likert scale which is very suitable for measuring a person's perceptions and opinions. With this Likert scale, the variables measured will be translated into variable indicators and then used to compile instrument items in the form of statements or questions (Sugiyono, 2019).

Data analysis in this study used multiple linear regression to evaluate the effect of the independent variable on the dependent variable. After that, an examination was carried out by plotting the data to assess whether the relationship was linear or not. This step was carried out using Statistical Product and Service Solutions (SPSS) Version 24 software. This study used multiple linear regression to test the correlation between one variable and another. When regression involves two or more independent variables, it is called multiple regression (Wahyudi, 2021). The mathematical formula for multiple regression used in this study is as follows:

$$Y = \alpha + \beta 1X1 + \beta X2 + \beta 3X3 + \beta 4X4 + e$$

Description:

Y	: Fraud prevention
α	: Constant
X1	: Internal Control System
X2	: Individual Morality
X3	: Love of Money
β1 – β4	: Multiple Regression Coefficient
E	: error term

RESULTS AND DISCUSSIONS

Based on the questionnaires that have been distributed to several respondents, the results of the questionnaire return rate from the collection of questionnaires distributed are as follows:

Table 3. Number of Research Questionnaires

	Frequency	Percentage
Distributed questionnaires	80	100%
Returned questionnaires	77	96,25%
Unreturned questionnaires	3	3,75%
Processed questionnaires	75	93,75%
Unprocessed questionnaires	2	2,50%

Source: Data Analysis (2025)

Table 4. Responden Characteristic

Characteristics		Frequency	Percentage
Gender	Male	60	80%
	Female	15	20%
	Total	**75**	**100%**
Last Education	Junior High School	1	1,33%
	Senior High School/ Equivalent	38	50,67%
	Diploma	8	10,67%
	Bachelor's Degree	25	33,33%
	Master's Degree	3	4,00%
	Total	**75**	**100%**
Position	Village Head	16	21,33%
	Village Secretary	15	20,00%
	Finance Head	14	18,67%
	Planning & General Head	15	20,00%
	Village Consultative Body	15	20,00%
	Total	**75**	**100%**
Length of Work	< 5 years	7	9,33%
	5-10 years	39	52,00%
	> 10 years	29	38,67%
	Total	**75**	**100%**

Source: Data Analysis (2025)

Uji Validitas

Based on the results of the validity test that has been carried out, it is known that the question items on the independent variables, namely the Internal Control System (X1), Individual Morality (X2), Love of money (X3), and the dependent variable, namely Fraud Prevention (Y), are declared valid because the P Value value <0,05.

Based on the results of the reliability test on the independent variables, namely the Internal Control System (X1), Individual Morality (X2), Love of money (X3), and the dependent variable, namely Fraud Prevention (Y), it is declared reliable or trustworthy because it has a Cronbach's Alpha value > 0,06.

Table 5. Normality Test

	Unstandardized Residual
N	75
Std. deviation	1,84251520
Asymp. Sig. (2-tailed)	0,064

Source: Data Analysis (2025)

Based on the results of the normality test carried out, the results show that the significance value or Asymp. Sig. (2-tailed) of 0,064. This shows that the data is normally distributed because 0,064 > 0,05.

Table 6. Multicollinearity Test

Variable	Tolerance	IF	Conclusion
Internal Control System (X1)	0,624	1,602	No Multicollinearity
Individual Morality (X2)	0,601	1,664	No Multicollinearity
Love of Money (X3)	0,953	1,049	No Multicollinearity

Source: Data Analysis (2025)

Based on the results of Multicollinearity testing carried out, the results show that the tolerance value on the variables above is greater than 0.10 and the VIF value is smaller than 10. So the data above in multicollinearity testing is declared not to occur multicollinearity.

Table 7. Heteroscedasticity Test

Variable	T_{count}	Sig.	Conclusion
Internal Control System (X1)	0,660	0,511	No Heteroscedasticity
Individual Morality (X2)	-0,990	0,325	No Heteroscedasticity
Love of Money (X3)	-1,842	0,070	No Heteroscedasticity

Source: Data Analysis (2025)

Based on the results of heteroscedasticity testing, it is found that all independent variables do not occur heteroscedasticity problems. This is indicated by the sig value > 0,05 or the significance value of t is greater than 0,05.

Table 8. Descriptive Statistical Test

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Internal Control System (X1)	75	17	25	21,22	1,896
Individual Morality (X2)	75	23	30	26,71	2,404
Love of Money (X3)	75	18	33	23,75	2,810
Fraud Prevention (Y)	75	21	30	26,67	2,723

Source: Data Analysis (2025)

Based on the results of descriptive statistical testing, it shows that from a total of 75 respondents, the results of the Internal Control System show the results and the data distribution is not too wide by showing the uniformity of perception. Individual Morality shows the results that the level of individual morality is quite high which indicates that respondents feel they have good moral behavior, and the distribution is quite concentrated in high scores indicating that the general perception is positive. Love of money shows that the level of love of money is quite high, indicating that money is considered important by the majority of respondents, and there is considerable variation between respondents in terms of love of money, indicating a diversity of perceptions towards money. Fraud prevention shows the result that the level of Fraud prevention is relatively good which indicates that respondents have good awareness and practice of Fraud prevention, indicating that there is a slight variation in perception but in general it still leads to a positive assessment.

Table 9. Multiple Linear Regression Analysis Test

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig
1 (Constant)	2,152	3,097		0,695	0,490
Internal Control System (X1)	0,172	0,146	0,120	1,181	0,241
Individual Morality (X2)	0,727	0,117	0,642	6,200	0,000
Love of Money (X3)	0,061	0,080	0,063	0,763	0,448

Source: Data Analysis (2025)

Based on the results of multiple linear regression analysis testing, it is found that the positive constant value is 2,152 which shows the positive effect of the independent variables, including the internal control system, individual morality, love of money. The internal control system shows sig 0,241 > 0,05 which means there is no influence on fraud prevention. Individual morality shows sig 0,000 < 0,05, which means there is an influence on fraud prevention. Love of money shows sig 0,448 > 0,05 which means there is no influence on fraud prevention.

Table 10. Partial Test (T Test)

Variable	T	Sig.	Conclusion
Internal control system (X1)	1,181	0,241	No Effect
Individual morality (X2)	6,200	0,000	Effect
Love of money (X3)	0,763	0,448	No Effect

Source: Data Analysis (2025)

Based on the table above, the results show that the internal control system has no effect because the sig is 0,241 > 0,05, the individual morality variable has an influence because the sig is 0,000 < 0,05. Love of money has no effect because sig shows 0,448 > 0,05.

Table 31. Simultaneous Test (F Test)

F Test	
N	**75**
F	**28,022**
Sig.	**0,000**

Source: Data Analysis (2025)

Based on the table above, the F test shows the result that F count is 28,022 with a significance level > 0,05 and the sig result shows a number of 0,000 so the internal control system, individual morality and love of money have a significant influence on Fraud prevention.

Table 42. Determination Coefficient Test (R2)

R	R Square	Adjusted R Square
0,736	0,542	1,881

Source: Data Analysis (2025)

Based on the test results of the coefficient of determination (R2) test, it shows that the R square value is 0,542, meaning that the internal control system, individual morality, love of money has an effect of 54,2% on fraud prevention, while the remaining 45,8% in fraud prevention is influenced by other variables or other factors.

The Influence of Internal Control Systems on Fraud Prevention in Village Fund Allocation in Manisrenggo District, Klaten Regency

Hypothesis testing 1 (H1) shows that the internal control system has no effect on preventing fraud in the allocation of village funds in Manisrenggo District, Klaten Regency. This can be influenced by internal control which is only a formality and is not carried out with consistency and an internal control system that is not socialized or monitored properly, resulting in a perception of its low effectiveness. The t test results with a value of 0,241 which is greater than 0,05 support this. Therefore, hypothesis 1 (H1) is rejected.

This research is in line with the research of Arianto et al. (2024), which shows that the internal control system has no effect on preventing fraud in the financial management of village funds. Other research conducted by Sulistiyantoro & Zahara (2023) also shows that the internal control system has no effect on preventing fraud in the management of village funds.

The Influence of Individual Morality on the Prevention of Fraud on Village Fund Allocation in Manisrenggo District, Klaten Regency

Testing hypothesis 2 (H2) shows that individual morality affects the prevention of fraud in the allocation of village funds in Manisrenggo District, Klaten Regency. This study found that individual morality has an effect on preventing fraud in the allocation of village funds. This shows that good individual morality or behavior with good morals can increase fraud prevention. This is supported by the results of the t test which has a value of 0,000 which is smaller than 0,05. Therefore, hypothesis 2 (H2) is accepted.

His research is in line with the research of Utami et al., (2023), which shows that individual morality has an effect on preventing fraud in village fund management. Other research conducted by Indah Aprilia & Yuniasih (2021), also shows that individual morality has an effect on prevention fraud in village.

The Influence of Love of Money on Fraud Prevention on Village Fund Allocation in Manisrenggo District, Klaten Regency

Hypothesis testing 3 (H3) shows that love of money has no effect on preventing fraud in the allocation of village funds in Manisrenggo District, Klaten Regency. This can be influenced by love of money which may not be too dominant compared to organizational culture factors and other factors, not all individuals who love money will commit fraud, perhaps with moral and religious values so that they can still refrain from committing fraud. This is supported by the t-test results which have a value of 0,448 which is greater than 0,05. Therefore, hypothesis 2 (H2) is rejected.

This research is in line with research conducted by Selawati & Martini (2023), which shows that love of money has no effect on preventing fraud in the management of village funds. Other research conducted by Selawati and Martini also shows that love of money has no effect on preventing fraud in the management of village funds.

CONCLUSIONS

Based on the results of the research conducted, the internal control system has no effect on preventing fraud in the allocation of village funds in Manisrenggo District, Klaten Regency, in this case that a good internal control system in an agency cannot help prevent fraud. Individual morality has an effect on preventing fraud in the allocation of village funds in Manisrenggo District, Klaten Regency; in this case, good moral values in a person can help prevent fraud. Love of money has no effect on preventing fraud in the allocation of village funds in Manisrenggo District, Klaten Regency; in this case, love of money or loving money excessively and considering money as everything cannot help in preventing fraud.

Based on the research that has been conducted, there are several practical implications that can be used as a reference for village governments in terms of fraud prevention efforts, especially focusing on increasing the individual morality of village officials as a factor that is proven to be influential. The results show that individual morality affects fraud prevention, what might be done is to increase routine ethics and integrity training for all village officials. The Internal Control System has no effect on fraud prevention, which means that an evaluation is needed regarding the effectiveness of existing internal control mechanisms. Love of Money has no effect on fraud.

LIMITATIONS AND SUGGESTIONS

This research has been conducted following scientific procedures, although there are still some limitations. The limitation of this study is that it only uses 4 variables, namely the Internal Control System, Individual Morality, Love of money as independent variables and Fraud Prevention as the dependent variable. In addition, the scope of this research only focuses on 1 sub-district consisting of 16 villages. So that this may not necessarily be generalized to other sub-districts. The absence of moderation or mediation tests is because this research focuses on the direct relationship between variables, focusing on the direct relationship between variables in accordance with the basis of the theory of planned behavior where the basic model is linear and direct so that moderation or mediation tests are not a necessity.

Future research is expected to deepen the influence of individual morality by considering related variables, such as religiosity, organizational culture or the social work environment in order to gain a more comprehensive understanding. Internal control systems and love of money that have no effect on fraud prevention, further research can explore the possibility of moderating variables. In addition, it is advisable to add or expand the range of respondents or with a different population in order to find out whether the influence of individual morality still has an effect on fraud prevention, internal control systems and love of money that have no effect on fraud prevention.

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