Determinants of Fraud Prevention in Village Fund Management

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Abstract
Purpose: This study aims to examine the influence of these factors on fraud prevention in villager fund management.
Design/methodology/approach: This study used a quantitative research method with a descriptive approach. The population consisted of village officials in Todanan and Japah Districts, Blora Regency. A purposive sampling technique was used to select respondents, resulting in a total sample of 323 village officials, including village heads, village secretaries, financial officer and section heads. Data were collected through questionnaires and analyzed using WarPLS 8.0.
Findiings: The findings indicate that village apparatus competence and integrity have a positive and significant effect on fraud prevention in village fund management. However, individual morality and accountability were found to have no significant effect on fraud prevention.
Practical implications: The findings suggest that village governments should strengthen the competence and integrity of village apparatus while improving supervision and governance to prevent fraud.
Originality/value: This study contributes to the literature by highlighting that fraud prevention requires not only morality and accountability but also competent human resources, effective supervision, and governance mechanisms.
Paper type: Empirical.
Keywords: Fraud Prevention, Village Apparatus Competence, Integrity, Individual Morality, Accountability.

1. Introduction

Fraud is a persistent issue in public financial management in Indonesia. According to the Indonesian Institute of Certified Public Accountants (IAPI), fraud is an intentional act committed by one or more parties, including management, employees, or other parties, to obtain undue advantage through various forms of deception. These practices can include manipulation of accounting records, deletion of documents, and markup, which ultimately impact the country's financial and economic condition. One of the most common forms of fraud in the public sector is corruption.

The large amount of government funds managed is directly proportional to the increasing potential for misuse if not balanced by an adequate oversight and accountability system. According to 2024 data from the Association of Certified Fraud Examiners (ACFE), Indonesia ranks third in the Asia-Pacific region for corruption cases. Meanwhile, Indonesia Corruption Watch (ICW) recorded 389 corruption cases involving 881 perpetrators throughout 2024, with potential state losses reaching Rp 279 trillion. This represents a significant increase compared to the previous year. This situation demonstrates that fraud prevention remains a challenge in Indonesian governance.

When viewed by sector, village government is the sector with the highest number of corruption cases. ICW data from 2025 shows 77 corruption cases in the village sector involving 108 suspects, with total state losses reaching Rp 80 trillion. The high number of corruption cases in the village sector demonstrates that village fund management still faces various challenges, particularly related to weak oversight, low accountability, and the suboptimal capacity of village officials in managing village finances.

Village funds are funds sourced from the State Budget (APBN) and allocated to villages to support governance, development, community development, and community empowerment as regulated in Home Affairs Ministerial Regulation Number 20 of 2018. Since its first allocation in 2015 amounting to Rp20,766.2 billion, the amount of village funds has continued to increase to reach Rp71 trillion in 2024. Cumulatively, the total allocation of village funds during the 2015–2024 period reached Rp609.9 trillion and has been distributed to 75,259 villages in Indonesia. The large amount of funds managed requires transparent, accountable, and integrated governance so that village development goals can be achieved optimally..

Blora Regency is one of the regions that is not immune to the problem of mismanagement of village funds. Several cases that occurred during the 2021–2025 period indicate the persistence of village fund misappropriation practices, such as the embezzlement of village funds in Nglebur Village and the alleged misuse of the Complete Systematic Land Registration (PTSL) program in Jurangrejo Village. These various cases demonstrate problems in village financial management related to low apparatus competence, weak accountability, and the suboptimal application of integrity and morality in the implementation of village government duties.

Fraud prevention in village fund management is crucial because high levels of fraud can undermine public trust and hinder village development. Preventive measures rely not only on oversight systems but also on internal factors within village officials. Competence within village officials is essential to ensure financial management adheres to applicable rules and procedures. Integrity plays a role in fostering honest and ethical behavior, while individual morality serves as the foundation for determining actions consistent with values and norms. Furthermore, accountability is essential as a form of accountability by the village government to the community for the implementation and results of village fund management.

Various previous studies have shown inconsistent results regarding the influence of village apparatus competence, integrity, individual morality, and accountability on fraud prevention. Some studies found a positive influence on fraud prevention, while others showed different results. These discrepancies in findings indicate the need for further research into factors that can prevent fraud in village fund management. Therefore, this study aims to analyze the influence of village apparatus competence, integrity, individual morality, and accountability on fraud prevention in village fund management.

2. Literature Review and Hypotheses Development

Fraud Triangle Theory

The fraud triangle theory was introduced by Donald R. Cressey in 1953 to explain the factors that drive individuals to commit fraud. This theory states that fraud occurs due to three main elements: pressure, opportunity, and rationalization (Putri et al., 2023). Pressure arises from financial needs, job demands, and the desire for personal gain. Opportunity arises from weak monitoring and control systems, opening up opportunities for irregularities. Meanwhile, rationalization occurs when the perpetrator justifies their actions and considers fraud acceptable (Triyanto, 2020; Puspasari, 2015).

In the context of village fund management, these three elements can contribute to fraud if not balanced with good governance. Pressure can stem from budget management demands, opportunity arises from weak oversight, and rationalization occurs when irregularities are considered normal practice. Therefore, the Fraud Triangle Theory is relevant to use in this study to explain how village apparatus competence, integrity, individual morality, and accountability play a role in suppressing the factors causing fraud so that it can support efforts to prevent fraud in managing village funds.

The Influence of Village Apparatus Competence on Fraud Prevention in Village Fund Management

The competence of village officials is one factor influencing fraud prevention efforts in village financial management. Competence encompasses the ability, knowledge, and skills of officials in understanding village financial governance and management procedures (Pasaribu et al., 2025). Village officials with adequate competence are better able to carry out financial management effectively, transparently, and in accordance with applicable regulations, thereby minimizing the risk of misuse of funds (Sinaga & Fitriawati, 2023).

From the perspective of the Fraud Triangle Theory, the competence of village officials can reduce the pressure and opportunity factors that contribute to fraud. Officials who understand their duties and responsibilities well tend to be able to manage work pressure more effectively and reduce the opportunity for irregularities through the implementation of appropriate procedures. Research by Pasaribu et al. (2025) and Sabirin (2025) shows that the competence of village officials has a positive effect on fraud prevention in village financial management. Based on this description, the following hypothesis is formulated:

H_1: The competence of village officials has a positive influence on preventing fraud in the management of village funds.

The Influence of Integrity on Fraud Prevention in Village Fund Management

Integrity is a quality that forms the basis of public trust and guides individual decision-making (Ardiani et al. 2019; Kasenda et al. 2022). In village fund management, the integrity of village officials plays a crucial role in ensuring financial management is transparent, accountable, and in accordance with the public interest (Abdillah & Pradana, 2025). Village officials with high integrity tend to prioritize honesty and responsibility over personal interests, thereby minimizing the risk of fraud.

Based on the Fraud Triangle Theory, integrity plays a role in suppressing the rationalization and opportunity aspects that trigger fraud. Individuals with integrity do not easily justify deviant actions even when there is pressure or opportunity to commit fraud (Anggara et al., 2020). Research Putra & Muslimin (2024) shows that integrity has a positive effect on fraud prevention in village financial management. The higher the integrity of village officials, the more effective fraud prevention efforts in village fund management. Based on this description, the following hypothesis is formulated:

H_2: Integrity has a positive influence on preventing fraud in village fund management.

The Influence of Individual Morality on Fraud Prevention in Village Fund Management

Morality is a value that individuals use to assess whether an action is good or bad and serves as the basis for daily behavior (Raharja & Sulistyowati, 2023; Nur et al. 2023). Individuals with high morality tend to act based on responsibility and obligation, rather than for personal gain (Wardhani & Purnamasari, 2021). In village fund management, the morality of officials is crucial because it encourages honest, ethical, and community-oriented task execution.

From the perspective of the Fraud Triangle Theory, individual morality plays a role in suppressing rationalization because individuals with high morality are less likely to justify deviant actions even when facing pressure and having the opportunity to commit fraud(Rahimah et al., 2018). Research by (Setiawan et al. 2022; Pasetyo & Arsyad 2025; Nisa et al. 2025) shows that morality has a positive effect on fraud prevention in village financial management. The higher an individual's morality, the lower the tendency to commit fraud. Based on this description, the following hypothesis is formulated:

H_3: Individual morality has a positive influence on preventing fraud in village fund management.

The Influence of Accountability on Fraud Prevention in Village Fund Management

Accountability is an organization's obligation to transparently account for its performance and resource utilization to stakeholders in order to achieve organizational goals (Wardhani & Purnamasari, 2021). In village fund management, accountability is reflected in the ability of village officials to prepare timely, transparent, and accountable financial reports, thereby increasing public trust in the village government (Azzahra 2024; Aulia et al. 2023). The implementation of sound accountability is the foundation for effective village financial governance.

Based on the Fraud Triangle Theory, accountability plays a role in reducing the opportunity factor due to the existence of reporting, monitoring, and evaluation mechanisms that can reduce the opportunity for fraud (Adhivina & Agustina, 2021). Village officials who apply the principle of accountability will be encouraged to carry out their duties honestly and in accordance with applicable regulations. Research by Wardhani & Purnamasari (2021) and (Dewi et al., 2022) shows that accountability has a positive effect on fraud prevention in village financial management. Based on this description, the following hypothesis is formulated:

H_4: Accountability has a positive influence on preventing fraud in village fund management.

3. Research Method

This research uses a quantitative method with a descriptive approach. Quantitative methods are based on positivistic propaganda, where the data collected is concrete and numerical (Sugiyono, 2017).

The data will then be processed through statistical analysis to assess and test the relationships between relevant variables, with the goal of drawing objective conclusions.

The study population comprised all registered villages in Todanan and Japah Districts, Blora Regency. This resulted in a total of 43 villages. The sample was determined using purposive sampling, which is based on specific criteria. The sample included village heads, village secretaries, heads of financial affairs (kaur), and heads of sections (kasi). From the 43 villages that comprised the study population, a total sample of 323 village officials served as respondents..

The dependent variable in this study is fraud prevention, while the independent variables include village apparatus competence, integrity, individual morality and accountability.

Table 1. Indicators of each variable

Variable	Measurement	Source
Fraud Prevention (PF)	1. Establishing an anti-fraud policy 2. Fraud handling procedures 3. Fraud control techniques 4. Fraud awareness techniques	Nisa et al. (2025).
Village Apparatus Competence (KAD)	1. Knowledge 2. Skills 3. Behavior	Hayati & Amalia (2021).
Integrity (IN)	1. Honesty 2. Self-confidence 3. Wisdom 4. Responsibility	Nisa et al. (2025).
Individual Morality (MI)	1. Cultural values 2. Code of ethics 3. Community customs 4. Transparent 5. Pro-people 6. Accountable 7. Non-corruption	Hayati & Amalia (2021).
Accountability (AKT)	1. Planning 2. Implementation 3. Reporting 4. Accountability	Septiawati et al. (2021).

Source: Data processed, 2025

Mode measurements (outer model)

Convergent Validity describes the extent to which the indicators used to measure a construct have a strong and directional relationship with other indicators that theoretically represent the same or related construct. Assessment of the measurement model (outer model) is carried out based on several criteria, namely convergent validity, discriminant validity, and reliability. These criteria are used to ensure the quality of the research instrument and are presented in the following table:

Table 2. Summary Rule of Thumb Outer Model

Criterion	Rule of Thumb
Convergent Validity	
Loading	>0,5, but can be maintained by looking at AVE and Composite Reliability values
P value	<0,05
AVE Scores	>0,50
Discriminant Validity	
Cross Loading	Cross loading is expected to be lower than the construct.

Criterion	Rule of Thumb
Value of the square root of AVE	The square root of AVE > Correlation between Latin Constructs.
Reliability	
Composite Reliability	>0,70
Cronbach's alpha	>0,6

Source: Solihin & Ratmono (2013)

Model structure

The inner model plays a role in assessing the causal relationship between latent constructs in a research model. Evaluation of the inner model is carried out through several tests, namely Goodness of Fit, Path Coefficient, significance test, R-Squared, and Effect Size values. The Goodness of Fit test is carried out at the initial stage to assess the suitability of the structural model with the empirical data obtained. Next, the Path Coefficient test aims to determine the magnitude of the estimated relationship between latent constructs. The significance test is used to test whether the path coefficient is statistically significant. Meanwhile, the R-Squared value analyzed through Effect Size serves to assess the contribution of independent variables in explaining variations in the dependent variable. The following criteria for assessing Goodness of Fit, Path Coefficient, and Significance of the R-Squared test are shown in the following table:

Table 3. Summary Rule of Thumb Inner Model

Criterion	Rule of Thumb
Good of Fit	1. APC < 0,05 2. ARS < 0,05 3. AVIF < 5
Path Coefficient	(β) is worth + then has a positive effect (β) has value – then it has a negative effect
Signifikansi	p value < 0,05
R-Squared	0,75 (strong), 0,50 (moderate), 0,25 (weak).
Effect Size	0,35 (large), 0,15 (medium), 0,02 (weak).

Source: Solihin & Ratmono (2013)

4. Results and Discussion

Table 4. Measurement Model

	Loading Factor	*Avg. Were. Exract*	*P-value*	*disriminant validity*
PF_2	(0,715)	0,563	<0,001	(0,750)
PF_3	(0,734)		<0,001	
PF_4	(0,798)		<0,001	
KAD_2	(0,733)	0,530	<0,001	(0,728)
KAD_3	(0,749)		<0,001	
KAD_7	(0,700)		<0,001	
KAD_8	(0,728)		<0,001	
IN_6	(0,746)	0,528	<0,001	(0,726)
IN_7	(0,782)		<0,001	
IN_8	(0,699)		<0,001	
IN_{10}	(0,673)		<0,001	
MI_2	(0,677)	0,506	<0,001	(0,711)
MI_5	(0,757)		<0,001	
MI_6	(0,783)		<0,001	
MI_7	(0,558)		<0,001	
MI_8	(0,759)		<0,001	
AK_2	(0,648)	0,503	<0,001	(0,709)

	Loading Factor	*Avg. Were. Exract*	*P-value*	*disriminant validity*
AK_3	(0,704)		<0,001	
AK_4	(0,740)		<0,001	
AK_5	(0,768)		<0,001	
AK_6	(0,770)		<0,001	
AK_7	(0,683)		<0,001	
AK_9	(0,752)		<0,001	
AK_{10}	(0,587)		<0,001	

Source: Data processed, 2026

Based on the table above, the convergent validity test shows that no factor loadings are less than 0.5, so the listed indicators can be used. In the discriminant validity test results column, the square root of the AVE is higher than the correlation with other latent variables, indicating that all variables have met discriminant validity.

Table 5. Cronbach's Alpha reliability test results

	PF	KAD	IN	MI	AKT
R-squared	0,188				
Adj. R-square	0,177				
Composite Reliabel	0,794	0,818	0,817	0,835	0,889
Crombach's alpha	0,610	0,704	0,700	0,751	0,857
Avg. var.extract.	0,563	0,530	0,528	0,506	0,503
Full collin. VIF					

Source: Data processed, 2026

Based on the table above, it can be seen that the composite reliability for each variable is greater than 0.7, and the Crombach's alpha value is greater than 0.6. This indicates that each construct is able to measure the variable consistently and reliably.

Table 6. Fit model test results

	Indeks	P-*value*
Average path coefficient (APC)	0,132	0,004
Average R-squared (ARS)	0,188	<0,001
Average adjusted R-squared (AARS)	0,177	<0,001
Average block VIF (AVIF)	2,057	

Source: Data processed, 2026

Based on the test results above, the APC P-value was 0.004, and for ARS <0.001, both below the 0.05 significance level, indicating that the research model has met the requirements for statistical significance. Furthermore, the AVIF value of 2.057 is below the maximum threshold of 5, so the structural model (inner model) of this study meets the eligibility criteria.

Table 7. Test the relationship between variables

Path Coefficient

	PF	KAD	IN	MI	AK
PF		0,098	0,317	-0,041	0,074

P-*values*

	PF	KAD	IN	MI	AK
PF		0,037	<0,001	0,231	0,090

Source: Data processed, 2026

The analysis results show several findings regarding the relationship between variables in the research model. The β value of the KAD variable is 0.098 and the P-value of KAD is 0.037, proving that KAD contributes positively and significantly to PF. Similarly, the β value of IN is 0.317 and the P-value <0.001, also shows a positive and significant influence on PF. Conversely, the MI variable does not have an effect on PF, seen from the β value of -0.041 and P-value of 0.231. The AK variable with a β value of 0.074 with a P-value of 0.090 also does not affect PF.

Discussion

The Influence of Village Apparatus Competence on Fraud Prevention in Village Fund Management

The results of the path coefficient and significance test analysis indicate that village apparatus competence has a positive effect on fraud prevention, with a β value of 0.098 and a P-value of 0.037. This finding aligns with the Fraud Triangle Theory, which explains that competence can reduce pressure and opportunity, as competent apparatus have a better understanding of procedures and financial management, thereby reducing the opportunity for fraud. This finding is also supported by research by Wahyudi et al. (2021) and Wardhani & Purnamasari (2021), which states that improving village apparatus competence can increase the effectiveness of fraud prevention in village fund management.

The Influence of Integrity on Fraud Prevention in Village Fund Management

The coefficient and significance test results indicate that integrity has a positive effect on fraud prevention with a β value of 0.371 and a P-value <0.001. This finding aligns with the Fraud Triangle Theory, particularly in the rationalization and opportunity elements, where officials with high integrity tend to uphold honesty and responsibility and therefore do not condone deviant actions even when there is an opportunity to commit fraud (Muzakka & Alwiyah, 2025). This study also supports the findings of Putra & Muslimin (2024) which show that integrity can increase the effectiveness of fraud prevention in village financial management.

The Influence of Individual Morality on Fraud Prevention in Village Fund Management

The results of the path coefficient and significance tests indicate that individual morality has no effect on fraud prevention in village fund management, with a β value of -0.041 and a P-value of 0.231 (>0.05). These results indicate that the level of morality of village officials does not determine the effectiveness of fraud prevention. Based on the effect size value of 0.015, the influence of individual morality on fraud prevention is categorized as low. This finding aligns with research by Wardhani & Purnamasari (2021) and Rahman et al. (2022), which shows that fraud prevention is influenced not only by individual morality but also by other factors such as the work environment and the village financial management system implemented.

The Influence of Accountability on Fraud Prevention in Village Fund Management

The results of the path coefficient and significance tests indicate that accountability has no effect on fraud prevention, with a β value of 0.074 and a P-value of 0.090 (>0.05). These results indicate that the implementation of accountability in village fund management has not been optimal and therefore has not been an effective instrument in suppressing the potential for fraud. This finding contradicts the Fraud Triangle Theory, which states that accountability should be able to reduce the opportunity for fraud through transparency and oversight. However, if accountability is only implemented as an administrative requirement without effective oversight, the opportunity for fraud remains open. The results of this study are in line with Putri et al. (2023) who showed that accountability has not been able to play an optimal role in preventing fraud in village financial management.

5. Conclusion

Based on the analysis and discussion in this study, there are two variables that have a positive influence, namely the competence of village officials and integrity, on the other hand, there are two variables that have no influence, namely individual morality and accountability. This study still has limitations, including the research area which is only in villages in Todanan and Japah Districts, Blora Regency, so the results of the study cannot be generalized to all research objects regarding fraud prevention in village fund management. This study produced an R-Square of only 18.8% while the remaining 81.2% is influenced by other variables not examined in this study. Therefore, further research is expected to expand the research area beyond just one district.

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