Fraud Prevention Village Fund Management: Village Apparatus Competence, Integrity, and Individual Morality

Khairun Nisa[1], Muhammad Ansar[2], M. Ikbal A[3], Andi Ainil Mufidah Tanra [4]

Department of Accounting, Universitas Tadulako, Central Sulawesi, Indonesia

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ABSTRACT

This study aims to examine the influence of village apparatus competence, integrity, and individual morality on the prevention of fraud in village fund management in the Marawola Subdistrict Village Government. This study uses quantitative methods. The population consists of 11 villages in the Marawola Sub-District of Sigi District, and the sample comprises 88 individuals selected using a saturated sampling technique, including village heads, secretaries, department heads, and section heads. The data used includes primary data collected using questionnaires. The analysis was conducted using multiple regression analysis with the SmartPLS 4 application. The results of the study show that the competence of village officials and integrity do not significantly influence the prevention of fraud in the management of village funds, while individual morality significantly influences the prevention of fraud in the management of village funds. This study shows that internalized individual morality among village officials is a key factor in reducing the potential for fraud, while the competence of village officials and integrity are not strong enough if not accompanied by high moral values.

Corresponding Author:
Khairun Nisa
Department of Accounting, Universitas Tadulako,
Jl. Soekarno Hatta No. KM 9, Tondo, Kota Palu, Sulawesi Tengah, 94148
Email: ichahabibu4@gmail.com

INTRODUCTION

Villages are the closest administrative units to the people and play an important role in promoting development and improving the welfare of the community directly. As a legal community group, villages are an essential part of national and state life (Suandewi, 2021). Village funds refer to budgets taken from the State Revenue and Expenditure Budget (APBD), which are then distributed to villages professionally with at least a 10% allocation. Since its introduction in 2015, village funds have become a significant tool in supporting development planning and strengthening the local economy (Fathia & Indriani, 2022).

The management of village funds is regulated by various regulations, one of which is Minister of Home Affairs Regulation No. 20 of 2018 concerning the Management of Village Funds, which emphasizes the importance of the principles of transparency, accountability, participation, and budget discipline in every stage of village financial management. However, the implementation of this regulation in the field still faces many challenges, particularly related to the misuse of village budgets by village officials. This is evident from a number of corruption cases in various villages. Village fund management is handled by the village head and the Village Financial Management Officer (PPKD), which includes the village secretary as coordinator, as well as the head of affairs and section heads, with treasury duties. The large amount of village funds allocated by the government poses a high risk, including the possibility of fraud by certain parties. Fraud is an illegal act committed with the aim of obtaining benefits through deception of authorized parties, both within and outside the organization (Bangun et al., 2024).

According to data from Indonesia Corruption Watch (ICW), corruption cases in the village budget sector continue to increase every year. According to the latest ICW data, in 2023 the number of corruption cases in villages increased to 187. However, it should be emphasized that this situation is likely only a small part of the existing problem, or the tip of the iceberg, meaning that there are still many other cases that have not been uncovered by law enforcement (Kompas.tv). The causes of this corruption are also

linked to the increasing village budgets allocated for village development since 2015, which have contributed to the rise in the number of corruption cases in the village government sector.

One of several cases of village fund fraud that occurred in Tinggede Village, Marawola District, Sigi Regency, Central Sulawesi Province, involved the village head and village treasurer. Both were found to have withdrawn village funds in cash, kept them privately, and used them without going through the proper verification mechanisms. Additionally, there were irregularities in eight activities, including fictitious honoraria and forged signatures. As a result, the state suffered a loss of Rp 174 million (mercusuar.web.id). The fraud that occurred in the management of the village budget constitutes a deliberate violation of the law aimed at obtaining personal or group benefits, which subsequently caused losses to the state and the community (Utami et al., 2023). Therefore, fraud prevention efforts are very important to ensure the effectiveness and sustainability of village development programs.

Based on this phenomenon, fraud prevention in village fund management is necessary. Several factors that can influence the level of fraud prevention are the competence of village officials, including the skills, understanding, and attitudes necessary to manage village finances properly (Widyani & Wati, 2020). In addition, integrity reflects a commitment to ethical principles that are key to fraud prevention. Village officials with high integrity are more likely to act in accordance with the rules and avoid fraudulent practices (Widyani & Wati, 2020). Individual morality also plays an important role. The higher a person's morality, the more likely they are to reject behavior that harms the public interest. Strong morality is positively correlated with fraud prevention efforts (Wardhani & Purnamasari, 2021).

Based on the above explanation, the researcher aims to examine the influence of village officials' competence, integrity, and individual morality on the prevention of fraud in village fund management. This research was conducted in the village government of Marawola Subdistrict, Sigi Regency, Central Sulawesi Province, as an area with significant dynamics in village fund management and a history of fraud cases. The research results are expected to contribute both practically and theoretically to efforts to strengthen clean and integrity-based village financial management.

LITERATURE REVIEW

Agency Theory

Jensen and Meckling (1976) in their agency theory revealed that agency relationships occur when one party (the principal) appoints another party (the agent) to perform a service and grants them decision-making authority. This relationship is formed when the principal entrusts the agent to contribute to the organization with certain delegated authority, including decision-making. The agent then has the obligation to be accountable for all actions taken, especially those related to financial aspects that must be formally reported in the financial statements (Jeandry et al., 2024).

In this context, the community acts as the principal who gives the mandate to the agents to carry out certain tasks. As the principal, the community has the right to demand accountability for the implementation of the tasks and authority that have been delegated. Meanwhile, the village head and his staff act as agents who carry out the mandate (Wahyuni et al., 2023).

Fraud Prevention

Fraud prevention is a money approach aimed at minimizing various factors that trigger fraud. These efforts include reducing opportunities for fraud, alleviating the pressure felt by employees in meeting their needs, and eliminating reasons that can be used to justify or rationalize fraudulent behavior (Yusuf et al., 2021).

Village Apparatus Competence

Competence is defined as the capacity of institutions, individuals, or communities to achieve success through the ability to identify and realize predetermined targets. In village administration, village officials are a determining factor in the successful implementation of their duties. Improving the competence of village officials involves mastering competencies, insights, and knowledge gained through

training, education, work experience, and learning (Eldayanti et al., 2020). The competence of village officials is a broad concept that encompasses the willingness and ability to apply skills and knowledge in new situations in the work environment (Lorenza et al., 2024).

In a study conducted by Dewi et al (2022), the competence of officials significantly influences the prevention of fraud in village budget management. This study shows that the more competent village officials are, the more likely they are to refrain from committing fraud. Based on this explanation, the following hypothesis is proposed:

H1: The competence of village officials influences the prevention of fraud in village management.

Integrity

In Schlenker (2008), integrity is a form of commitment to consistency between values, actions, principles, and the results achieved. Individuals with integrity are characterized by honesty and strong character, and remain steadfast in their beliefs, even when faced with pressure from others. This attitude reflects a steadfastness in upholding principles without compromise, even in difficult situations or challenges (Widyani & Wati, 2020).

research Putra & Muslimin (2024) the authors concluded that integrity significantly influences fraud prevention. High levels of integrity among village officials result in strong efforts by village governments to prevent fraud in the management of village funds. Integrity can influence fraud prevention, and the risk of fraud can be prevented by the integrity of village officials, because integrity is related to honesty and responsibility. Therefore, if village officials possess a high level of integrity, they will perform their responsibilities and duties well and ethically. Based on this explanation, the following hypothesis is proposed:

H2: Integrity influences fraud prevention in the management of village funds.

Individual Morality

Morality is a reflection of behavior that encompasses both good and bad attitudes of an individual and can be influenced by environmental factors, whether in the context of family or organization (Dewi et al., 2022). Individual morality is one of the key factors in preventing misuse in the management of village funds. Individuals with good morals are likely to be active in community activities and play a role in the planning and evaluation processes. Understanding and internalizing ethical values encourages individuals to act transparently and with integrity. In addition, a high level of morality increases the tendency of individuals to report suspicious actions, thereby contributing to the creation of a safe and accountable environment (Nur & Urumsah, 2025).

A study (Lahu & Gayatri, 2024) states that village officials with high individual morality have the potential to avoid misconduct, which can increase fraud prevention in village fund management. Based on the above description, the following hypothesis can be made:

H3: Individual morality influences fraud prevention in village fund management. Fraud Prevention Village Fund Management: Village Apparatus Competence, Integrity, and Individual Morality

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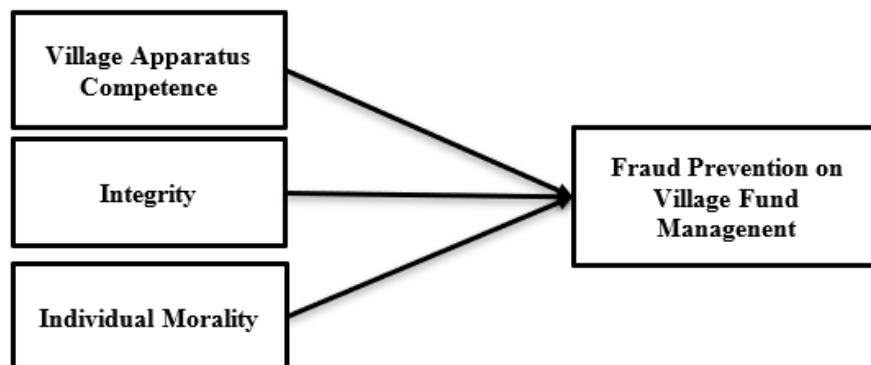
Figure 1. Conceptual Framework

RESEARCH METHOD

This study utilizes quantitative methods intended to test and prove theories objectively through the analysis of relationships between variables using statistical data processing techniques. The data in this study utilizes primary data collected directly from respondents. Data was collected using techniques including the distribution of questionnaires to respondents. This approach allows researchers to measure and interpret the relationships between variables systematically and measurably.

The population included all village officials in Marawola Subdistrict, totaling 88 people, namely the village head, secretary, head of affairs, and section heads. The sample was determined using a saturated sampling technique, which is a technique for determining a sample when the entire population is designated as the sample, also known as a census. In this context, since the total population is less than 100 people, the entire population is used as the sample. A total of 88 questionnaires were distributed, but only 85 were returned and processed because some village officials had resigned and others held two positions simultaneously.

The data analysis technique used is multiple linear regression analysis, evaluated based on questionnaires containing statements with a 1-5 point Likert scale. This study utilized SmartPLS 4 to calculate and display indicator weights simultaneously, making it easier to identify the most influential indicators. Additionally, SmartPLS is effective in handling non-normally distributed data and calculating p and t values for each indicator in the variables, and can be utilized on small sample sizes.

RESULT AND DISCUSSION

Outer Model

Convergent validity

A high level of correlation between indicators that assess a construct is reflected in convergent validity. Convergent validity is generally evaluated by requiring factor loadings higher than 0.7.

Two indicators from the results in Figure 2 were removed and considered invalid for measuring the construct because their factor loadings were less than 0.7, meaning that neither met this criterion.
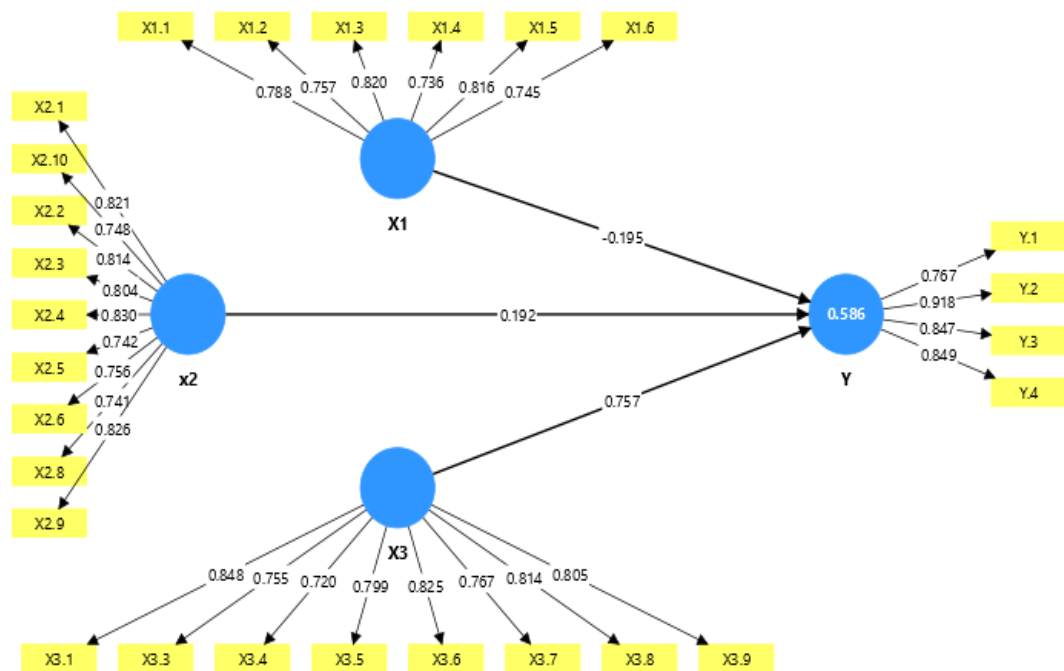
Figure 2. Result of Convergent validity test

Discriminant Validity

Table 1. Discriminant Validity Test result

	Vallige Apparatus Competence	Individual Morality	Fraud Prevention	Integrity
Vallige Apparatus Competence	-	-	-	
Individual Morality	0.866	-	-	
Fraud Prevention	0.587	0.828	-	
Integrity	0.776	0.822	0.691	

Source: Outpun SmartPLS 4, 2025

Discriminant validity measures how conceptually different a construct is from other constructs in a study. Each construct is assumed to measure a unique concept with a low level of variance overlap. One of the methods used to assess discriminant validity is the heterotrait-monotrait ratio (HTMT), which measures a construct's ability to explain the variance of its own indicators compared to other constructs. The recommended HTMT value is below 0.85, but if there is potential similarity among indicators, a value below 0.90 may still be acceptable (Hair & Alamer, 2022).

Based on Table 1, it can be seen that all variable values in this study have a discriminant validity value below 0.85, so all variables can be said to be valid and meet the discriminant validity criteria.

Average Variance Extracted (AVE)

Table 2. Average variance extracted (AVE)

	Average variance extracted (AVE)
Vallige Apparatus Competence	0,605
Individual Morality	0,628
Fraud Prevention	0,718
Integrity	0,621

Source: Outpun SmartPLS 4, 2025

Average Variance Extracted (AVE) is intended to evaluate the convergent validity of a construct, namely the extent to which indicators in the construct are correlated and explain the same variance. An AVE value is considered to meet the validity criteria if the AVE value is > 0.5. This indicates that the construct is able to adequately explain most of the indicator variance.

Table 2 shows that all variable values in this study produce an AVE level > 0.5, so all variables can be declared valid and meet the Average Variance Extracted (AVE) criteria.

Composite Reliability and Cronbach's Alpha

Table 3. Composite Reliability and Cronbach's Alpha

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Vallige Apparatus Competence	0,871	0,881	0,902
Individual Morality	0,915	0,922	0,931
Fraud Prevention	0,867	0,873	0,910
Integrity	0,924	0,931	0,936

Sumber: Source Output SmartPLS 4, 2025

Reliability testing is used to assess the extent to which the indicators of a construct consistently measure the same thing. In the PLS-SEM approach, reliability testing can be measured in two steps, namely Cronbach's alpha and composite reliability. The minimum acceptable threshold for both measures is 0.7.

In Table 3, it can be seen that all variables produce a Composite Reliability and Cronbach's Alpha > 0.7, so all variables can be declared valid and meet the Composite Reliability and Cronbach's Alpha criteria.

Inner Model
Fit Model

Table 4. Standardized Root Mean Residual (SRMR)

	Saturated model	Estimated model
SRMR	0.090	0.090

Source: Outpun SmartPLS 4, 2025

An SRMR value of less than 0.08 indicates that the model has a good fit. If the value is between 0.08 and 0.10, the model can still be considered to have a sufficient fit.

Table 4 shows the model evaluation results with an SRMR value of 0.090, which slightly exceeds

the ideal threshold. However, this value is still within the tolerance limit and indicates that the model is sufficiently adequate. Therefore, the model is considered feasible for further analysis while still considering the results of other evaluation indicators.

Measurement of the Determination Coeficient R^2

Table 5. Determinan Coeficient R2

	R-square
Fraud Prevention	0.586

Source: Outpun SmartPLS 4, 2025

The determination coefficient R2 is used to measure how well the independent variable explains the variance in the dependent variable in a research model. To measure the R² value, it can be classified into several categories: values between 0 and 0.10 indicate weak predictive ability, values between 0.11 and 0.30 reflect moderate explanatory power, values between 0.31 and 0.50 also fall into the moderate category but are stronger, while values > 0.50 indicate strong explanatory power for the dependent variable.

Table 5 shows the results of the R2 coefficient of determination analysis, indicating that the R-Square level for the fraud tendency variable is 0.586. This indicates that the variables of village apparatus competence, individual morality, and integrity can explain 58.6% of the fraud tendency, while the remaining 41.4% is influenced by other variables that are not included.

Hypothesis

In the analysis using SmartPLS 4.0, hypothesis testing was conducted using the bootstrapping method to evaluate the influence between variables. A hypothesis can be declared significant and accepted if it meets two criteria, namely a P-value < 0.05 and a T-statistic > 1.96.

Table 6. Hypothesis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Description
X1 -> Y	-0.195	-0.184	0.138	1.412	0.079	Have no effect
X2 -> Y	0.192	0.191	0.166	1.157	0.124	Have no effect
X3 -> Y	0.757	0.763	0.152	4.978	0.000	Have a effect

Su　　　　*Source: Outpun SmartPLS 4, 2025*

From Table 6, it can be concluded that the hypothesis testing for each variable is as follows:

Hypothesis 1: variable X1 obtained a t-statistic value of 1.412 < t-table 1.96 and a P-value of 0.079 > 0.05. This means that variable X1 cannot be accepted, so it does not positively and significantly affect variable Y.

Hypothesis 2: variable X2 obtained a t-statistic value of 1.157 < t-table 1.96 and a P-value of 0.124 > 0.05. This means that variable X2 cannot be accepted, so it does not positively and significantly affect variable Y.

Hypothesis 3: Variable X3 yields a t-statistic value of 4.978 > t-table 1.96 and a P-value of 0.000 < 0.05. This means that variable X3 is accepted, thus positively and significantly influencing variable Y.

Discussion

The influence of village apparatus competence on the prevention of fraud in village fund management.

The findings from the results of hypothesis 1 testing show that the variable of village apparatus competence does not significantly affect the prevention of fraud in village fund management. This shows that even though the village apparatus has good competence, this does not necessarily prevent fraud from occurring in Marawola Subdistrict. In the context of agency theory, even though village officials (agents) have the competence to carry out the mandate of the community (principal), without strong moral motivation, they can still abuse their authority due to opportunities and weaknesses in community (principal) control.

This finding is in line with the findings of Adhivinna et al (2022), which revealed that the level of competence of officials does not affect the level of fraud prevention in village fund management. However, this finding differs from the findings of Dewi et al 2022) who found that as the competence of village officials increases, so does fraud prevention.

The influence of integrity on the prevention of fraud in village fund management.

The findings from the results of hypothesis testing 2 show that the integrity variable does not significantly affect the prevention of fraud in village fund management. This indicates that even though officials have a high level of individual integrity, this does not necessarily have a tangible effect on the prevention of fraud in village fund management in Marawola District. This is because high integrity alone is not enough if it is not supported by a strong supervisory system. Even with high integrity, if the work environment is systematically weak, opportunities and temptations to abuse authority can still occur. In the context of agency theory, for village officials to truly perform their duties properly and avoid deviation, reliance on personal integrity alone is insufficient. Public oversight, transparent systems, and the enforcement of rules and strict sanctions are also necessary to ensure that agents act in accordance with the principal's interests.

These findings are consistent with those of Eldayanti et al (2020), who found that if the recruitment of civil servants is still based on kinship or collusion, and is supported by a weak internal control system, this can lead to low levels of integrity among village officials. This contrasts with the findings of Putra & Muslimin (2024), which reveal that high levels of integrity among individuals result in strong individual commitment to fraud prevention.

The influence of individual morality on the prevention of fraud in village fund management.

The findings from hypothesis 3 indicate that individual morality significantly influences the prevention of fraud in village fund management. This means that village officials with higher levels of morality tend to be more capable of rejecting and avoiding fraud. Therefore, individual morality plays an important role in shaping the ethical behavior of village officials, which ultimately has an impact on the prevention of fraud in village fund management in Marawola Subdistrict. This aligns with agency theory, where high morality among agents reduces the likelihood of abuse of authority, as agents consciously uphold values of goodness, responsibility, and honesty. Individual morality can suppress rationalizations for deviant behavior, thereby encouraging agents to act in accordance with the principal's interests even when opportunities for fraud arise. This indicates that the internal values of village officials play a more significant role than technical capabilities or ethical attributes that are merely normative in nature.

This finding is in line with the findings of Lahu dan Gayatri (2024), which reveal that individuals with high morality tend to avoid deviant behavior and are more aware of maintaining integrity in carrying out their duties. Strong morality encourages village officials to act in accordance with the principles of goodness and ethics, thereby increasing their ability to prevent fraud. However, this finding differs from that of Suandewi (2021), who concluded that the level of morality in individuals does not

affect the level of fraud prevention.

CONCLUSION

Based on the analysis results, these findings show that neither the competence of village officials nor integrity significantly influence the prevention of fraud in the management of village funds in Marawola Subdistrict. Although theoretically competence, including ability, understanding, and work experience, as well as integrity, which reflects honesty and consistency in action, are considered important in preventing fraud, this study indicates that neither has been able to provide a statistically significant impact. This indicates that technical competence and ethical attitudes are not strong enough to deter fraudulent practices if they are not supported by a solid moral foundation within the individual.

Conversely, individual morality has been proven to significantly influence fraud prevention. This finding confirms that moral values internalized within village officials, such as honesty, responsibility, and social awareness, play an important role in suppressing the intent and opportunity to commit fraud.

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