

THE EFFECT OF PRESENTATION OF VILLAGE FINANCIAL REPORTS, CONTROL ENVIRONMENT AND INDIVIDUAL MORALITY ON FRAUD PREVENTION IN VILLAGE FUND MANAGEMENT (CASE STUDY IN TANADUEN VILLAGE, WATULIWUNG VILLAGE, HABI VILLAGE AND LANGIR VILLAGE, KANGAE DISTRICT, SIKKA REGENCY)

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Abstract: This study aims to determine the influence of the presentation of village financial statements, control environment and individual morality on fraud prevention in managing village funds. This research is an associative causal research. The population in this study is the Village Apparatus and BPD in the village area of Kangae District. The sampling technique used purposive sampling consisting of Village Apparatus and BPD in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village, totaling 45 respondents. The type of data used is quantitative data. Primary data sources were obtained from questionnaires and secondary data from literature studies. Data collection techniques using questionnaires. The method of data analysis used multiple linear regression analysis. Based on the results of this study, it is known that the presentation of village financial reports and individual morality affect the prevention of fraud in the management of village funds, while the control environment does not affect the prevention of fraud in the management of village funds.

Keywords: Fraud Prevention, Village Funds, Presentation of Village Financial Reports, Control Environment, Individual Morality

1. Introduction

In government agencies, fraud is very easy to find and even becomes the main ground for fraud perpetrators and takes place continuously in almost every field, whether in the form of corruption, misuse of assets, or false statements or misstatements. Among the various public sectors, one of the sectors that has the most strong potential or becomes a source of fraud is the village budget sector. ICW stated that the village budget sector was the sector with the highest number of acts of corruption.

Village funds are funds that are budgeted annually from the APBN which are intended for villages and transfers through the Regency/City APBD and are prioritized to finance the implementation of village authority based on origin rights and village-scale local authorities as stipulated in Law No. 6 of 2014 Article 72 (paragraph 1 letter b and paragraph 2).

UU no. 6 of 2014 also defines village financial management as all activities that include planning, budgeting, administration, reporting, accountability and supervision of village finances. Village financial management must be based on the principles of transparency, accountability, participation and carried out in an orderly and budgetary discipline as stated in the Minister of Home Affairs Regulation Number 113 of 2014 concerning Village Financial Management.

The cases of misappropriation of village funds that occurred in Sikka Regency included cases of misuse of village funds of 201 million carried out by the treasurer of Kopong Village, Kewapante District. In addition, based on the results of the inspection by the Sikka Regency Inspectorate in 2021, it was found that there were allegations of misappropriation of village funds in several villages, namely Gera and Bhera Villages in Mego District and Nita Village in Nita District (Cendananeews.com).

Based on the above background, the authors are interested in conducting a research entitled "**The Effect of Presentation of Village Financial Statements, Control Environment and Individual Morality on Fraud Prevention in Village Fund Management**".

Problem Formulation

Based on the background described above, the problems to be answered in this research are:

1. Does the presentation of village financial reports affect the prevention of fraud in the management of village funds?
2. Does the control environment affect the prevention of fraud in the management of village funds?
3. Does individual morality affect the prevention of fraud in the management of village funds?
4. Does the presentation of village financial reports, control environment and individual morality affect the prevention of fraud in managing village funds?

Research Objectives

This research aims to:

1. Knowing the influence of the presentation of village financial reports on the prevention of fraud in the management of village funds.
2. Knowing the influence of the control environment on the prevention of fraud in the management of village funds.
3. Knowing the influence of individual morality on the prevention of fraud in the management of village funds;
4. Knowing the influence of the presentation of village financial reports, the control environment and individual morality on the prevention of fraud in the management of village funds..

2. Literature Review

Agency Theory

Agency theory analyzes the contractual arrangement between two or more individuals, groups, or organizations where one party (principal) makes a contract, either implicitly or explicitly with another party (agent) with the hope that the agent will act or do the job as desired by the principal (Mardiasmo). in Helmayunita, 2019:943). The contract referred to here is the delegation of authority to the agent to do all the work responsibly.

Kohlberg's Theory of Moral Development

According to Kohlberg (Huljanah, 2019:10-12), there are three stages of moral development, pre-conventional stages, conventional stages, and post-conventional stages. The pre-conventional stage is the lowest stage where individuals will tend to act because they are

subject to and fear the existing law. Individuals at this moral level will also view their personal interests as the main thing in taking action (Kohlberg in Huljanah, 2019:10-12).

At the conventional stage, individuals have basic moral considerations related to understanding the law, social rules in society, obligations and justice in their social environment. Management at this stage begins to shape its management morality by obeying regulations such as accounting rules to avoid fraud (Kohlberg in Huljanah, 2019:10-12).

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Fraud Triangle Theory

According to Aprillia (in Ramadani, 2020), in the practice of fraud, there are several things that encourage fraud, which is popularly known as the fraud triangle. Pressure is the encouragement of people to commit fraud. Pressure can cover almost anything including financial and non-financial matters.

Opportunity is an opportunity that allows fraud to occur. Opportunities can occur due to weak internal controls, poor management oversight or through the use of positions. SAS No. 99 states that opportunities for fraudulent financial statements can occur in three categories, namely: nature of industry, ineffective monitoring and organizational structure. While rationalization is an important element in the occurrence of fraud, where fraud perpetrators always look for rational justifications to justify their actions.

Fraud and its Prevention

Fraud prevention is generally in the form of activities carried out by management in terms of implementing policies, systems and procedures that help ensure that the necessary actions have been taken by the board of commissioners, management and other company personnel to be able to provide adequate assurance in achieving the 3 (three) main objectives, namely :

1. The state of the financial statements.
2. Operational effectiveness and efficiency.
3. Compliance with applicable laws and regulations.

Presentation of Village Financial Reports

IAI-KASP (2015:43) explains that making financial reports is the final stage of the accounting cycle. Financial report data is taken from all processes carried out until the work sheet is made. The data that is processed based on the work sheet is used as the basis for preparing financial statements. . BPKP (2015:103) states that the financial reports that must be made by the village government include:

- a. Report on the Realization of the Village Budget Implementation
- b. Accountability for Realization of APBDesa Implementation
- c. Report on the Realization of the Use of Village Funds
- d. Accountability Report on the Realization of APBDesa Implementation

Control Environment

The Committee of Sponsoring of the Treadway Commission (COSO) explains that the control environment consists of actions, policies, and procedures that reflect the attitude of top management, directors, and owners of the entity as a whole regarding internal control and its importance to the entity.

The Government Internal Control System (SPIP) which was adapted in Government Regulation No. 60 of 2008 defines a control environment, namely the leadership of government agencies and all employees who must create and maintain an environment in the entire organization that creates positive and supportive behavior towards internal control and healthy management

Individual Morality

Moral refers to behavior that is spontaneous, such as love, generosity, greatness of soul and so on. Morality focuses on abstract and free laws and principles. Morals play an important role in human life, where morality is related to good or bad human behavior. Behavior is based on the norms that exist in society. An individual is said to be moral if the individual behaves in accordance with the norms that exist in society.

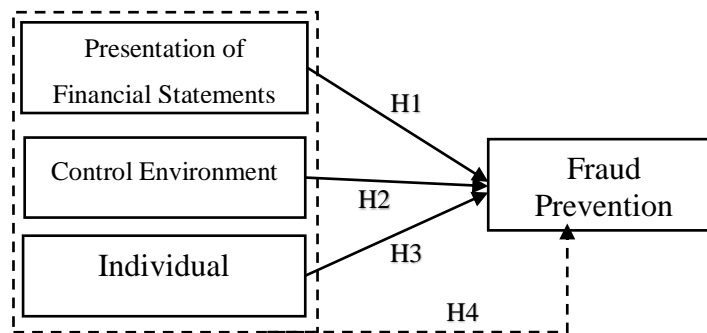
Village Financial Management

Village funds are APBN funds intended for villages that are transferred through the district or city APBD and are prioritized for the implementation of development and empowerment of rural communities. Based on Law Number 6 of 2014 the objectives of the Village Fund are:

1. Improving public services in the village,
2. Eradicating poverty,
3. Promote the village economy,
4. Overcoming the development gap between villages, and
5. Strengthening rural communities as subjects of development.

The use of village funds is basically the right of the Village Government in accordance with the authority and priorities of the needs of the local village community while still prioritizing the principle of justice.

Framework of Thought



Research Hypothesis

H1: Presentation of village financial statements affects fraud prevention

H2: Control environment affects fraud prevention

H3: Individual morality affects fraud prevention

H4: The effect of presenting village financial reports, control environment and individual morality on fraud prevention in managing village funds.

3. Method

Research design

This research is included in associative causal research. Associative causal research is research that aims to determine the relationship between two or more variables (Sugiyono, 2016:55). Causal relationship is a causal relationship, one variable (independent) affects the other variable (dependent).

Population and Sample

The population in this study is the Village Apparatus and BPD in the village area of Kangae District. The sample in this study was the Village Apparatus (consisting of the Village Head, Village Treasurer, Village Secretary, village KAUR, KASIE and Hamlet Head) and BPD located in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village, totaling 45 respondents.

Data Types and Sources

The quantitative data in this study was in the form of processed questionnaires which were distributed to village officials and BPD in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village.

The primary data in this study is in the form of questionnaire data filled out by respondents. Sources of data were obtained through distributing questionnaires containing a list of statements distributed to village officials to be filled in with the aim of obtaining information.

Data collection technique

The data collection techniques used by researchers are documentation techniques, questionnaires, interviews.

Research Variables and Operational Definitions

The variables used in this study consisted of the dependent variable (bound) and the independent variable (free). The dependent variable in this study is the prevention of fraud in the management of village funds (Y). The independent variables in this study are the presentation of village financial statements (X1), the control environment (X2) and individual morality (X3).

Prevention of fraud in village fund management is fraud prevention is an effort to eliminate or suppress the causes of fraud (Amrizal in Huljanah, 2019).

The presentation of village financial reports is a structured presentation of the financial position and financial performance of the village in accordance with government accounting standards (SAP) (Wardana, 2016).

The control environment is the initial component in internal control which consists of actions, policies and procedures to determine the style of the organization and influence the control awareness of its people (Lysandra, 2018).

Individual morality is a moral trait or overall principles and values relating to a person's good and bad in acting (Udayani and Ratna Sari (2017).

Data analysis

Activities in data analysis are grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, performing calculations to answer the problem formulation, and performing calculations to test hypotheses that have been proposed (Sugiyono, 2018:147). In the process of calculating the researchers used the help of the IBM SPSS Statistical Version 22 computer program for Windows.

a. Validity test

Validity test is a data instrument test to find out how accurate an item is in measuring what it wants to measure (Priyatno, 2014: 52).

b. Reliability Test

The reliability test is used to determine the consistency of the measuring instrument which usually uses a questionnaire (Priyatno, 2014:64). The reliability test shows the consistency of the measuring instrument in measuring the same symptoms in several times of measurement.

Classic assumption test

a. Normality test

The normality test aims to determine whether the data from the linear regression model has a normal distribution or not. A good regression model is if the data is normally distributed.

b. Multicollinearity Test

The multicollinearity test aims to determine whether or not there is a correlation between independent variables in the regression model. A good regression model if there is no correlation between the independent variables

c. Heteroscedasticity Test

Heteroscedasticity means the variance (variation) of the variables is not the same for observations. Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residual of one observation to another observation.

Multiple Linear Regression Analysis

The formula to test the effect of the independent variable on the dependent variable is:

$$Y = \alpha + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + e$$

Hypothesis testing

a. t test

The t statistic test aims to determine individually the effect of one independent variable on the dependent variable. If the resulting significance value shows $P < 0.05$ or $t \text{ count} > t \text{ table}$, it can be concluded that the independent variable has a significant effect on the dependent variable (Latan and Temalagi in Huljanah, 2019:35)

b. F test

The F test aims to determine whether all independent variables included in the regression model have a simultaneous effect on the dependent variable or not.

Coefficient of Determination Test

The coefficient of determination shows how much the independent variable explains the dependent variable. In evaluating the regression model, the adjusted R² value is used where the value can increase and decrease if one independent variable is added to the model.

4. Result and Discussion

Normality test

The results of the normality test show that this significance value is greater than the alpha level used, which is 0.05 ($0.491 > 0.05$). Thus, it can be concluded that the data used in this study are normal.

Multicollinearity Test

The results of the calculation of the tolerance value show that there is no independent variable that has a tolerance value of less than 0.10 and the results of the VIF (Variance Inflation Factor) show the same thing, namely that there is no single independent variable that has a VIF value of more than 10. that there is no multicollinearity between independent variables in this regression model.

Heteroscedasticity Test

Based on the requirements of the Glejser test, each variable, namely the presentation of village financial statements, the control environment, and individual morality has a significance of 0.748, 0.569, 0.595, 0.763. Because the significance value is greater than 0.05, it can be concluded that there is no heteroscedasticity in this study.

Multiple Linear Regression Analysis

The resulting equation based on the test results above is

$$Y = 11,494 + 0,220 - 0,127 + 0,375$$

From the above equation, it can be explained in more detail below:

- The constant of 11.494 states that if the independent variable is considered constant or has a value of 0 then the amount of Performance is 11.494 units.
- The Financial Statement Presentation variable has a positive value of 0.220, meaning that if the Financial Statement Presentation variable increases by 1 unit, Fraud Prevention will increase by 0.220 times.
- The Control Environment variable has a negative value of -0.127, meaning that if the Control Environment variable increases by 1 unit, Fraud Prevention will decrease by 0.551 times.

- d. The Individual Morality variable has a positive value of 0.375, meaning that if the Individual Morality variable increases by 1 time, Fraud Prevention will increase by 0.375 times.

Hypothesis testing

t test (partial)

- a. Effect of Financial Statement Presentation on Fraud Prevention

Testing of the hypothesis is done through testing the significance of the coefficient of the variable Financial Statement Presentation (X1). The magnitude of the regression coefficient is 2.288 and the significance value is 0.027. At the level of sig. = 5%, then the regression coefficient is significant because $0.027 < 0.05$, which means it rejects H_0 . Based on the test results above, it can be concluded that the Presentation of Financial Statements (X1) has a significant effect on Fraud Prevention (Y).

- b. Effect of Control Environment on fraud prevention

The magnitude of the regression coefficient is -0.878 and the significance value is 0.385. At the level of sig. = 5%, then the regression coefficient is not significant because $0.385 > 0.05$ which means accepting H_0 . Based on the test results above, it can be concluded that the control environment (X2) has no significant effect on fraud prevention (Y).

- c. The Influence of Individual Morality on Fraud Prevention

The magnitude of the regression coefficient is 2.282 and the significance value is 0.028. At the level of sig. = 5%, then the regression coefficient is significant because $0.028 < 0.05$, which means it rejects H_0 . Based on the test results above, it can be concluded that Individual Morality (X1) has a significant effect on Fraud Prevention (Y)

F Test (Simultaneous)

From the results of the simultaneous test (F test) above, it can be seen that together the independent variables, namely the presentation of financial statements, the control environment and individual morality have a significant influence on the fraud prevention variable. This can be proven from the probability value of 0.000 which has a value less than 0.05. That is, together, the three independent variables used in this study have a significant effect on the tendency of fraud.

Coefficient of Determination Test

The test results show that the amount of adjusted R^2 is 0.339. This means that 33.9% of the variation in Fraud Prevention can be explained by the three independent variables in this study, while the remaining 66.1% is explained by other variables not used in this study. Judging from these results, it can be concluded that the model's ability to explain the variation of the dependent variable is incomplete in providing the information needed to predict the variation of the dependent variable. (Ghozali, 2016: 95).

Discussion of Research Results

The Effect of Presentation of Village Financial Reports on Fraud Prevention in Village Fund Management

The presentation of good village financial reports is supported by the ability of competent human resources, so the village financial reports presented can be accounted for (Utami, 2019). The results of this study support the agency theory which shows that the presentation of village financial statements is a form of accountability and transparency of agents to the principal. This form of accountability and transparency in the presentation of financial reports can prevent fraud in the village government. Therefore, the results of this study indicate that the Presentation of Village Financial Reports has an effect on fraud prevention.

Effect of Control Environment on Fraud Prevention in Village Fund Management

Efforts to prevent fraud within the scope of the village government have been carried out with village assistants to monitor the management of each village's activities, but there are still

fraudulent acts that occur this is because the number of human resources is still lacking so that the separation of duties and authorities is not right. Therefore, the results of this study do not support the fraud triangle theory which proves that the control environment has no effect on preventing fraud in the management of village funds.

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

A village official who is at a high level of moral reasoning will obey the rules in accordance with ethical principles, be aware of obligations and responsibilities and will pay attention to the public interest rather than personal interests. The lack of moral awareness of village officials in Habi Village, Langir Village, Watuliwung Village and Tanaduen Village in completing their duties and responsibilities on time causes delays in financial reporting. The results of this study support Kohlberg's theory of moral development which proves that individual morality has an effect on fraud prevention.

Effect of Village Financial Report Presentation, Control Environment and Individual Morality on Fraud Prevention in Village Fund Management

When an individual has high moral awareness, when the control environment is implemented in an organization, the individual will obey every component of the control environment that has been established and be able to present financial reports properly and correctly.

Based on agency theory, fraud triangle theory and moral development theory show that the presentation of financial statements, control environment and individual morality have a mutual influence on fraud prevention which is proven by the results of this study. The village apparatus shows a form of transparency and accountability to the village community in the form of presenting financial reports. In order for financial reports to be prepared in accordance with SAP, it is necessary to have a control environment in this case, namely mutual coordination between the village head and his staff so that they can carry out tasks according to their competencies and there is a need for high moral awareness from village officials not to commit fraud. Thus, fraud will not occur within the village government.

5. Conclusion

Based on the results of the research and discussion above, the following conclusions can be drawn:

1. The presentation of village financial reports has a significant effect on preventing fraud in the management of village funds in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village, Kangae District.
2. The control environment has no significant effect on fraud prevention in the management of village funds in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village, Kangae District.
3. Individual morality has a significant effect on fraud prevention in the management of village funds in Tanaduen Village, Watuliwung Village, Habi Village and Langir Village, Kangae District.

Suggestion

Based on the conclusions above, the researchers provide suggestions:

1. For further research, it is expected to expand the sample coverage area not only 4 villages but all villages in Kangae sub-district or all villages in Sikka district. It would be better if the sample was taken from villages where there were cases of misappropriation of village funds.

2. For further research, it is expected to add other independent variables that affect fraud prevention such as organizational culture, whistleblowing, accountability, internal control systems and others.
3. The Village Government needs to conduct training and learning for each of its employees so that the abilities of the employees will increase and be able to work in accordance with their field of work.

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