



## The Effect of Village Financial Report Presentation and Individual Morality on Fraud Prevention in Village Fund Management

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### ABSTRACT

This study aims to examine the effect of the presentation of village financial reports and individual morality on fraud prevention. This study uses a quantitative method. The population used in this study were the Village Head, Village Secretary, Village Treasurer, and Village Consultative Body (BPD) users of village financial reports in West Kawangkoan District, Minahasa Regency. The sampling technique used census sampling or total sampling. The data collection method used was the questionnaire method. The data analysis technique used was multiple linear regression. These results indicate that the presentation of village financial reports and individual morality have a positive effect on fraud prevention in village fund management.



## INTRODUCTION

The village is a representation of the smallest legal citizen unit that already exists and develops and grows along with the history of the lives of Indonesian citizens and becomes an inseparable part of the order of life of the Indonesian nation. The government makes the village a benchmark for the independence and progress of the nation so that the Indonesian government continues to make various efforts to support development in various regions to villages spread across Indonesia. The existence of Law Number 6 of 2014 which is intended for villages, makes villages free to run village government. Villages are given the authority to regulate and manage their own household affairs. The authority given to villages is also called village autonomy.

Based on Government Regulation Number 37 of 2023 concerning Management of Transfers to Regions, village funds are part of transfers to regions allocated for villages with the aim of supporting funding for governance, development implementation, community empowerment, and society. With the existence of village funds, it is hoped that they can help the community in terms of needs, development of facilities and infrastructure, and can develop local economic potential based on village conditions and potential (Sari, 2023).

The government has started allocating funds for village communities since 2015 throughout Indonesia. In accordance with the mandate of Law Number 6 of 2014 concerning Villages, the financial sources of village governments come from the allocation of the State Revenue and Expenditure Budget (APBN), allocation of village funds, original village income, tax sharing, retribution sharing, financial assistance from the Regional Revenue and Expenditure Budget (APBD) of the province or district/city and grants and non-binding donations from third parties. The village funds themselves come from the APBN which is allocated for villages which are transferred through the District/City APBD and are used to finance the implementation of government, implementation of development, coaching, community, and community empowerment.

Village funds, which are one of the sources of village income, are received annually in stages. Every year the government provides a large amount of funds for villages to support the implementation of government. The large amount of funds provided can create opportunities for fraud or cheating by irresponsible parties. Fraud is a

deliberate and unlawful mistake or violation where the act has a specific intent and purpose. Fraud can occur on financial reports, misuse of assets, data manipulation and even corruption.

Fraud prevention is carried out to prevent or minimize the causes of fraud. The village government must present financial reports on the management of village funds in accordance with standards and provisions. This reporting can minimize or avoid errors in recording, misappropriation, and fraud (Biduri et al., 2022). In addition, instilling morality in individuals is also very necessary in preventing fraud because morality is a value and norm held by a person in regulating their behavior (Sembiring, 2022). Morals can be interpreted as good or bad behavior. The higher the level of a person's moral reasoning, the higher the level of truth that is carried out, conversely, the lower the level of a person's moral reasoning, the greater the possibility of committing fraud.

This research was conducted in West Kawangkoan District, Minahasa Regency. Based on initial observations, there are several villages in West Kawangkoan District that have not yet conveyed financial information to the community. The community has become less understanding about village fund management even though the information has been conveyed through billboards. There have been many cases of fraud in village fund management that have occurred in Indonesia. This is also possible in West Kawangkoan District, Minahasa Regency. This research is expected to produce useful findings to prevent fraud in village fund management through the presentation of village financial reports and individual morality.

## **LITERATURE REVIEW**

### **Fraud Triangle Theory**

This theory was put forward by Donal R. Cressey who revealed the causes of fraud or cheating as in Tuanakotta (2012) who explained three causes or triggers of fraud, namely pressure, opportunity, and rationalization. The fraud triangle in the research to be conducted can be used to detect what factors cause fraud on financial reports.

### **Kohlberg's Theory of Moral Development**

According to Kohlberg there are three types of levels of moral development, namely the lowest stage (pre-conventional), the second stage (conventional), and the highest stage (post-conventional). The first level is pre-level regular (pre-conventional), where behavior is motivated primarily by compliance with the law. Second, at the level of habit (conventional), individual identity will be shaped by the acceptance of their closest relatives and prevailing social norms. In the final phase, post-regular (post-conventional), people's behavior is guided by universal principles that place the needs of society above their own needs.

### **Theory of Planned Behavior**

The theory of planned behavior proposed by Ajzen (1991) explains the theoretical framework of human behavior or attitudes. The theory of planned behavior uses the assumption that humans are rational beings and they use information systematically and then understand the impact of their behavior before deciding to perform that behavior. The theory of planned behavior recognizes the possibility that many behaviors are all under the full control of the individual. The stronger a person's intention to engage in a behavior, the greater the tendency of the person to carry out the behavior.

### **The Influence of Presentation of Village Financial Reports on Fraud Prevention in Village Fund Management**

Financial reports produced by public sector organizations are an important part of the government's accountability of finances to the public or society. The existence of financial reports is a means of public administration provided by the government to provide data to the public in general regarding financial management (Mardiasmo, 2018). In Permendagri Number 20 of 2018, it states that the financial report

that must be accounted for by the village is the APBDes Realization Accountability Report consisting of income, expenditure, and financing.

Presentation of financial statements is a normative measure that must be realized in accounting information so that it can meet its objectives. The normative measure is contained in the Conceptual Framework of Government Accounting. The qualitative characteristics of financial statements according to Government Regulation Number 71 of 2010 include relevance, reliability, comparability and understanding.

Fraud that occurs in financial reports is a misstatement or intentional omission of amounts and disclosures with the intention of deceiving users of financial reports (Johan, 2020). In the presentation of village financial reports, fraud occurs when a person or group of people intentionally and causes negligence of information regarding the presentation of village financial reports such as exaggerating expenses to be reported, recording fictitious income, manipulating nominal amounts in financial reports and deliberate errors related to classification and the amount of disclosure methods in financial reports.

Financial reports must be made correctly, relevant, accurate, and free from fraud so that there will be no mistakes in decision making and will gain the trust of users of financial reports. The presentation of good village financial reports supported by the ability of competent village officials can avoid fraud.

This research is in accordance with the theory of planned behavior which explains that rational humans, in this case the village government, will use existing information systematically and then understand the impact of their behavior before deciding to carry out this behavior, in this case fraud.

Based on Nurhayati et al. (2022), it shows that financial reporting affects the prevention of fraud in village fund management. In addition, Bhae et al. (2022) showed that village financial reporting affects the prevention of potential fraud in village fund management. Based on the explanation above, the author sets the following hypothesis:

**H<sub>1</sub>:** Presentation of village financial reports has an impact on preventing fraud in managing village funds.

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

Morality occurs when people take the good because they are aware of their obligations and responsibilities and not because they are seeking profit (Sembiring, 2022). This means that individual morality is a good attitude and behavior, where a person does not ask for anything in return or is selfless. Every individual who has good morality will prevent actions that deviate from existing rules.

Someone commits fraud because of the need and greed that never feels satisfied with the wealth they have. If the morality in the village government is small, it tends to commit fraud.

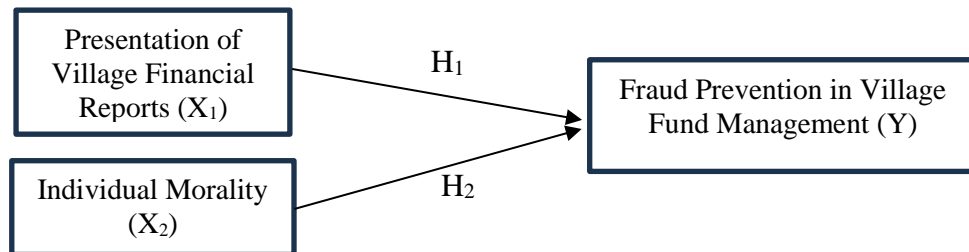
Fraud prevention is closely related to morality because the higher the level of a person's moral reasoning, the more likely it is to do the right thing. Conversely, the lower the level of a person's moral reasoning, the greater the possibility of unethical behavior and the tendency for accounting fraud.

The fraud triangle theory and Kohlberg's moral development theory explain that individuals with a high level of moral reasoning will be able to prevent fraud because individuals who are at this moral level will obey the rules according to universal ethical principles. In addition, individuals with a high level of moral reasoning will be free from rationalization or thoughts that assume that decisions made by themselves are correct when in fact what is done is fraud.

There are several previous studies that discuss the relationship between individual morality and fraud prevention. Londa et al. (2023) stated that individual morality influences the prevention of fraud in village fund management. Hendrawati et al. (2022) shows that individual morality influences the prevention of fraud in village fund management. Based on the explanation above, the author sets the following hypothesis:

**H<sub>2</sub>**: Individual morality influences fraud prevention in village fund management.

Based on the theoretical basis and previous research, the independent variables used in this study are the influence of the presentation of village financial reports (X<sub>1</sub>) and individual morality (X<sub>2</sub>), while the dependent variable is the prevention of fraud in the management of village funds (Y). The relationship between the independent variables and the dependent variables is described in the research model as Figure 1.



**Figure 1.** Research Model

## METHOD

The type of research used in this study is quantitative research. According to Sugiyono (2019), quantitative research is defined as a research method based on the philosophy of positivism, used to research a particular population or sample, data collection using research instruments, data analysis is quantitative or statistical, with the aim of testing the established hypothesis.

The population in this study were the village head, secretary, treasurer, and consultative body (BPD) located in 10 villages in West Kawangkoan District, Minahasa Regency, which in total amounted to 40 people or respondents. The sampling technique used in the study was the census sampling technique or total sampling where all members of the population were used as samples.

The type of data used is quantitative data in the form of questionnaires and data sources use primary data obtained directly by distributing questionnaires to respondents. In this study, the data collection method was by distributing questionnaires containing several lists of questions that would be asked by the researcher to respondents relating to the variables used in this study.

The measurement of this questionnaire variable uses a Likert scale (1-4). The Likert scale is a scale model that is widely used by researchers in measuring attitudes, opinions, perceptions, or other phenomena (Riyanto & Hatnawan, 2020).

This study uses dependent and independent variables. The dependent variable is fraud prevention in village fund management (Y) and the independent variables are the presentation of village financial reports (X<sub>1</sub>) and individual morality (X<sub>2</sub>). The definition of the fraud prevention variable in village fund management is an action to eliminate or suppress fraudulent acts from occurring by improving the quality of good internal control, creating a culture of honesty, openness and providing good support between workers. The indicators for measuring fraud prevention variables in village fund management (Sembiring, 2022) are anti-fraud policy, implementation of fraud prevention control techniques, there is transparency of information within the entity, and fraud awareness.

The presentation of village financial reports is intended to provide fair and correct information about the financial position, financial performance, and cash flow of the village. The village financial report that must be presented contains village income, village expenditure and village financing as stated in the APBDes implementation report. This presentation is carried out by implementing the appropriate Government Accounting Standards (SAP) so that the presentation of village financial reports must

always meet the qualitative characteristics of financial reports contained in the Conceptual Framework for Government Accounting as in Government Regulation Number 71 of 2010 concerning Government Accounting Standards which include relevant, reliable, comparable, and understandable. The indicators for measuring the variables for presenting village financial reports (Sembiring, 2022) are the benefit of feedback value, predictive value, on time and complete, the presentation is honest, and comparable, understandable, neutral, and not covered up.

The definition of individual morality in this study refers to Kohlberg's developmental theory which can be used to measure the level of moral reasoning of an individual in behaving in an organization and individual morality is the whole principle and value related to good or bad nature as a human being. The individual morality variable in this study was measured with 6 indicator items and 7 question items. The indicators for measuring individual morality variables (Fathia and Indriani, 2022) are compliance and punishment, individualism, interpersonal compatibility, social harmony, social utilities, and universal ethical principles.

In this study, the data analysis methods used include descriptive statistical analysis, data quality test or instrument test, classical assumption test, multiple linear regression analysis and hypothesis test. descriptive statistical analysis is used to explain the distribution or spread of data from the variables used. The results of the descriptive statistical analysis will provide information such as minimum value, maximum value, average, number of respondents, and standard deviation based on the instruments in the research variables that have been filled in by the respondents. The instrument tests used are validity tests and reliability tests. The classical assumption test is useful for determining whether the regression model really shows a significant and representative relationship. The tests carried out in the classical assumption test are the normality and the multicollinearity test. Multiple linear analysis is used to determine the effect of the presentation of village financial reports and individual morality on fraud prevention in the management of village funds. Hypothesis testing is used to prove the hypotheses that have been set in this study. The hypothesis testing used is the t-test to show the influence of each independent variable individually on the dependent variable, the f-test to show whether all independent variables included in the model have a simultaneous influence on the dependent variable, and the coefficient of determination ( $R^2$ ) test to show how much the independent variables explain the dependent variable.

## RESULT

The results of the descriptive statistical analysis are presented in Table 1.

**Table 1.** Descriptive Statistics

Indicator	Mean	Std. Dev.	Criteria
X1.1	3.92	0.267	Very good
X1.2	3.82	0.385	Very good
X1.3	3.88	0.335	Very good
X1.4	3.88	0.335	Very good
X1.5	3.85	0.362	Very good
<b>Mean</b>	<b>3.87</b>		<b>Very good</b>
X2.1	3.80	0.405	Very good
X2.2	3.80	0.405	Very good
X2.3	3.83	0.385	Very good
X2.4	3.75	0.439	Very good
X2.5	3.78	0.423	Very good
X2.6	3.80	0.405	Very good
X2.7	3.82	0.385	Very good
<b>Mean</b>	<b>3.80</b>		<b>Very good</b>
Y1	3.88	0.335	Very good
Y2	3.85	0.362	Very good
Y3	3.65	0.483	Very good
Y4	3.60	0.496	Very good
Y5	3.68	0.474	Very good
Y6	3.70	0.464	Very good
Y7	3.68	0.474	Very good
Y8	3.78	0.423	Very good
Y9	3.75	0.439	Very good
<b>Mean</b>	<b>3.73</b>		<b>Very good</b>

Source: SPSS Data Processing Results, 2024

Based on Table 1, it shows that the mean indicators of the variables of presentation of village financial reports, individual morality, and prevention of fraud are included in the very good category. This shows that financial reporting, individual morality, and prevention of fraud in the management of village funds in West Kawangkoan District, Minahasa Regency have been carried out optimally.

Data from respondents were tested for validity and reliability. Validity test using Pearson Correlation. Based on the results of the validity test on all items of the statement of the variables of presentation of village financial reports, individual morality, and prevention of fraud in managing village funds were declared valid and can be used in further testing.

Reliability testing is carried out to measure the questionnaire so that it can be relied on if the measuring instrument is used repeatedly and provides relatively the same results. The statement items that have been said to be valid in the validity test will be determined for reliability with the criteria if Cronbach alpha > 0.60 (Ghozali, 2018). The results of the reliability test are presented in Table 2.

**Table 2.** Reliability Test Results

Variables	Cronbach's Alpha	Information
Presentation of Village Financial Reports	0.702	Reliable
Individual Morality	0.927	Reliable
Fraud Prevention	0.903	Reliable

Source: SPSS Data Processing Results, 2024

Based on Table 2, it is known that the Cronbach's Alpha value for the variables of village financial report presentation, individual morality, and fraud prevention is more than 0.60. Thus, the variables used in this study are reliable.

The data that has been valid and reliable, then tested the classical assumption. The classical assumption test includes normality, and multicollinearity tests. The results of the classical assumption test are presented in Figure 2 and Table 3.

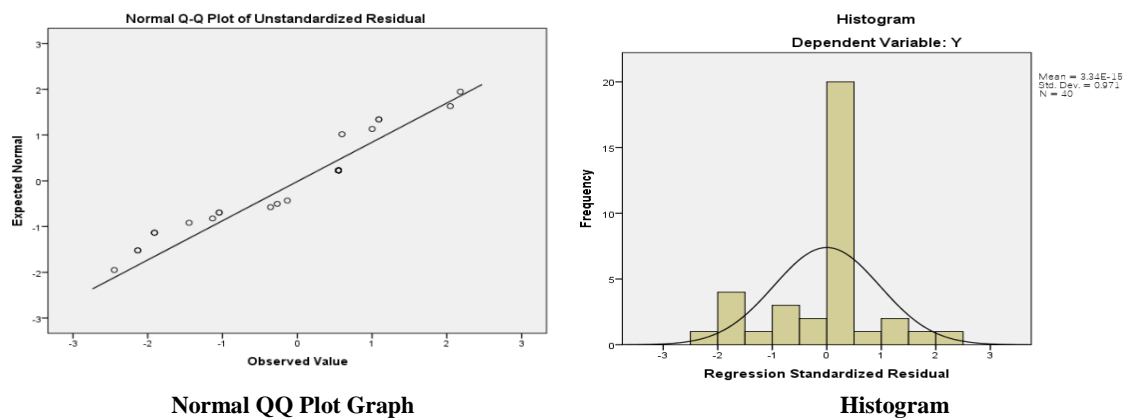


Figure 2. Normality Test

Table 3. Multicollinearity Test Results

Variables	Tolerance	VIF	Information
Presentation of Village Financial Reports	0.865	1.156	Non-multicollinearity
Individual Morality	0.865	1.156	Non-multicollinearity

Source: SPSS Data Processing Results, 2024

Based on Figure 2, the normal Q – Q Plot for the variable presentation of village financial reports, individual morality towards fraud prevention is on a straight line or the data distribution is around the diagonal line. Based on the histogram image, it shows a bell-shaped curve in the middle at point 0 so that the curve does not lean to the right or to the left. These results indicate that the data has been normally distributed.

Based on Table 3, it is known that the Tolerance value of the village financial report presentation variable and individual morality is > 0.10, which is 0.856 and the VIF value is < 10, which is 1.156. These results indicate that there is no multicollinearity symptom or there is no correlation between the independent variables used. This study used multiple linear regression analysis. The results are presented in Table 4.

Table 4. Multiple Linear Regression Analysis Results

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.724	3.414		-0.798	0.430
Presentation of Village Financial Reports	0.402	0.181	0.154	2.225	0.032
Individual Morality	1.072	0.087	0.852	12.319	0.000

Source: SPSS Data Processing Results, 2024

Based on the results of the multiple linear regression equation above, the regression equation obtained in this study can be arranged as equation 1.

$$Y = -2.724 + 0.402X_1 + 1.072X_2 + e \dots\dots\dots(1)$$

The multiple linear regression equation model was tested for goodness of fit, including the R<sup>2</sup>, F, and t-tests. The test results are as in Tables 5 – 6.

**Table 5.** Results of the Determination Coefficient Test ( $R^2$ )

<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
0.920	0.847	0.838	1.200

Source: SPSS Data Processing Results, 2024

**Table 6.** F Test Results

<b>Model</b>	<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
Regression	294.593	2	147.297	102.238	0.000b
Residual	53.307	37	1.441		
Total	347.900	39			

Source: SPSS Data Processing Results, 2024

Based on the results of the determination coefficient test shown in Table 5., the Adjusted R Square value is 0.838 or 83.8%. This means that the independent variables in this study, namely the presentation of village financial reports and individual morality, contribute or influence the dependent variable, namely fraud prevention, by 83.8% and the remaining 16.2% is influenced by other variables not used in this study.

Based on Table 6., it is known that the significance value is 0.000 with a calculated F value of 102.238. The resulting significance value shows a number that is smaller than 0.05 and the calculated F value is greater than the F table, which is 3.252. From the results obtained, it shows that there is a simultaneous influence of the variables of village financial report presentation and individual morality on fraud prevention significantly.

Based on the results in Table 4., it can be explained that the results of the multiple linear regression analysis. The results of the t-test of the independent variable, namely the presentation of village financial reports ( $X_1$ ), have a significance value of 0.032 which is smaller than 0.05 and a calculated t value of 2.225 which is greater than the t table of 2.02619. Thus, the first hypothesis in this study which states that there is an influence of the presentation of village financial reports on fraud prevention can be accepted.

The results of the t-test of the independent variable, namely individual morality ( $X_2$ ), have a significance value of 0.000 which is smaller than 0.05 and a calculated t value of 12.319 which is greater than the t table of 2.02619. Thus, the second hypothesis in this study which states that there is an influence of the individual morality on fraud prevention can be accepted.

## **DISCUSSION**

### **The Influence of Presentation of Village Financial Reports on Fraud Prevention in Village Fund Management**

The results of the research that has been conducted and data processing as in Table 4 show that the significance value of the village financial report presentation variable is 0.032 or not greater than 0.05 and the calculated t value is greater than the t table (calculated t  $2.225 >$  t table 2.02619), then the results of data processing state that the presentation of village financial reports has a positive and significant effect on preventing fraud in the management of village funds.

The results of this study are in accordance with the theory of planned behavior which explains that rational humans, in this case the village government, will use existing information systematically and then understand the impact of their behavior before deciding to carry out this behavior, in this case fraud.

The results of this study are in line with research conducted by Nurhayati et al. (2022) which proves that there is an influence of the presentation of village financial reports on preventing fraud in managing village funds. In addition, the results of this study are also in accordance with research conducted by Bhae et al. (2022) which proves that there is an influence of the presentation of village financial reports on preventing potential fraud in managing village funds. The results of this study are also in line with research conducted by Sembiring (2022) which proves that the presentation of village financial reports, internal control and individual morality have a positive effect on preventing fraud in the allocation of village funds.

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

Based on the results of the research that has been conducted and data processing as in Table 7 which shows that the significance value of the individual morality variable is 0.000 or not greater than 0.05 and the calculated t value is greater than the t table (calculated t 12.319 > t table 2.02619), the results of data processing state that individual morality has a positive and significant effect on fraud prevention in village fund management.

The results of this study are in accordance with the fraud triangle theory and Kohlberg's moral development theory which explains that individuals with a high level of moral reasoning will be able to prevent fraud because individuals who are at this moral level will obey the rules according to universal ethical principles. While individuals with a low level of moral reasoning tend to make decisions that are considered good based on what they want and do not have a concept of the rules that must be obeyed or obligations that must be fulfilled.

The results of this study are in line with research conducted by Londa et al. (2023) which proves that individual morality influences the prevention of fraud in the management of village funds. Research also conducted by Hendrawati et al. (2022) proves that individual morality influences the prevention of fraud in the management of village funds. In addition, the results of this study are also in line with research conducted by Bhae et al. (2022) which proves that individual morality influences the prevention of potential fraud in the management of village funds.

### **CONCLUSION**

The results of the analysis in this study found that there is an influence of the presentation of village financial reports ( $X_1$ ) on fraud prevention (Y) in the management of village funds. This shows that village financial reports prepared in accordance with applicable provisions and regulations can produce accountable and transparent financial reports that can strongly influence fraud prevention.

In addition, based on the results of the analysis in this study, it was found that there is an influence of the individual morality ( $X_2$ ) on fraud prevention (Y) in village fund management. This shows that the higher the level of a person's moral reasoning, the higher the level of truth that is carried out. Conversely, the lower a person's moral reasoning, the greater the possibility of committing fraud.

This research contributes to the villages in West Kawangkoan District, Minahasa Regency in preventing fraud in the management of village funds through the presentation of transparent and accountable village financial reports and a high level of moral reasoning.

There are limitations in this study, namely the number of respondents is only 40 people which is still not enough to describe the real situation. This study also only reviews the presentation of village financial reports and individual morality while there are still several other variables that can be used to examine what factors can influence fraud prevention in village fund management.

The suggestion that can be given in this study is that the village government of West Kawangkoan District, Minahasa Regency should hold socialization or training to deepen the competence of village officials related to the presentation of village financial reports in accordance with standards with the

aim of supporting the smooth implementation of tasks related to the presentation of village financial reports in order to create increasingly accountable financial reports.

Further research can develop other variables that are not yet included in this study in order to explain the factors that influence fraud prevention. The results of this study can also add to the knowledge and information on fraud prevention for further researchers.

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