

RELIGIOSITY AS A MODERATOR FOR FRAUD PREVENTION IN VILLAGE FUND MANAGEMENT

(A Case Study in the Village Government of Tanggunharjo Sub-District,
Grobogan Regency)

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Abstract

This study aims to determine whether the competence of village apparatus, individual morality has an effect on fraud prevention and religiosity as a moderating variable. The population in this study were village officials at the Village Government in the District of Responsibility, Grobogan Regency, Central Java Province. Sampling was carried out using the census method and the number of samples was 106 respondents. Type of data used is primary data. This study uses a questionnaire in data collection. The test technique used is validity test, reliability test, classical assumption test including normality test, multicollinearity test and heteroscedasticity test. Hypothesis testing in this study used the interaction moderation test (MRA) with SPSS version 23. Results of this study indicate that the Competence of the Village Apparatus has a negative and significant effect on Fraud Prevention. Meanwhile, Individual Morality has a positive and significant effect on Fraud Prevention. Religiosity is not able to moderate the influence of Village Apparatus Competence. But Religiosity is able to moderate the influence of Individual Morality on Fraud Prevention in Village Fund Management.

Keywords: Village Apparatus Competence; Individual Morality; Fraud Prevention; Religiosity.

Introduction

Currently, the direction and strategic policies of the Village and Rural Government

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cannot be separated from President Joko Widodo's vision and mission to develop Indonesia from the periphery by strengthening regions and villages within the framework of the Unitary State of the Republic of Indonesia (NKRI).

The Indonesian government is committed to advancing Indonesia towards a better future through rural development. The aim of improving village development is to ensure the overall welfare of the Indonesian people, which is a priority in the current government's policies. The Village Law has made villages the forefront in creating village development and empowerment towards a prosperous and prosperous society.

In order to promote development and improve the welfare of communities in villages, the government allocates a significant budget each year that is distributed to every village throughout Indonesia. According to Law Number 6 of 2014 concerning Villages, the allocation of village funds aims to demonstrate the state's commitment to protect and empower villages to become strong, progressive, independent, and democratic. From 2015 to 2021, the village fund budget has increased each year (CNN Indonesia, 2021). However, the large budget raises concerns about how to establish good governance to ensure that the managed funds do not cause problems in the future.

One potential issue that may arise is the relatively weak capacity of village organizers in managing financial management and budgets. Therefore, it is necessary to have Village Apparatuses with skills or technical competencies in village financial governance. Therefore, the Minister of Village, Development of Disadvantaged Regions, and Transmigration urge that the village funds be used according to their intended purposes, as they will be directly audited by the Supreme Audit Agency (BPK). The use of the funds must be transparent, accountable, and free from any misappropriation. Village funds should be prioritized for village development, including infrastructure projects (roads and irrigation) and the establishment of Village-Owned Enterprises (BUMDes).

In reality, misappropriation of village funds still occurs in several regions to this day. Indonesian Corruption Watch (ICW) found that the highest number of corruption cases prosecuted by law enforcement agencies occurred in the village fund sector, with 154 cases in 2021, amounting to a potential state loss of Rp 233 billion. Corruption in village fund budgets has even been increasing since 2015. At that time, there were only 17 cases of corruption with losses amounting to Rp 40.1 billion. This condition is consistent with ICW's findings regarding the state institutions most involved in corruption cases. ICW found that Village Governments had the highest number of corruption cases handled by law enforcement

agencies last year. ICW recommends strict supervision of the village budget sector, especially considering that the Central Government allocated Rp 68 trillion for village funds in 2022 (ICW, 2022).

In Grobogan Regency, several fraud cases have occurred. For example, the former Head of Jetaksari Village in Pulokulon Sub-District engaged in corruption related to the management of the Village Budget Expenditure and Income (APBDes) for the 2016/2017 development, resulting in a state loss of Rp 682 million (Kompas.com, 2021). The former Head of Jenengan Village in Klambu Sub-District was involved in corruption related to the misuse of funds from land auction revenues and the management of property and land tax (PBB) withdrawal funds in 2015, causing a state loss of approximately Rp 106 million (Kompas.com, 2021). Furthermore, the former Head of Ringinharjo Village in Gubug Sub-District was implicated in a corruption case involving village funds, where there were physical projects that were not carried out but the funds were still disbursed. Moreover, he misused the budget from the village land auction for personal gain (Kompas.com, 2022). Additionally, an active Village Official from Jatipecaron Village in Gubug Sub-District was involved in corruption related to the management of village government finances, which were sourced from village funds, tax revenue sharing, local levies, additional village funds (ADD), and regional revenue (PAD). The suspect was deemed to have disrupted the village government system by allegedly taking over the tasks and functions of Jatipecaron Village Officials, especially in financial management (Solopos.com).

The high number of corruption cases by Village Apparatuses in managing village funds highlights the importance of enhancing the competence of these officials in fund management. Additionally, raising awareness about ethics and morality among village officials is crucial when dealing with village finances to prevent any desire to misappropriate funds or engage in fraudulent activities. In order to prevent fraud in the management of village funds, preventive measures need to be taken.

Wonar et al. (2018) argue that fraud is an intentional illegal act committed to achieve desired goals. For example, it involves misleading others for personal or communal gain, which can directly or indirectly harm others. Fraud prevention refers to efforts or actions taken to suppress or prevent the causes of fraud (Laksmi & Sujana, 2019). Fraud prevention can be carried out in various ways, including enhancing the professionalism and competence of village officials in financial management to achieve the economic and social objectives of the village government (Atmadja & Saputra, 2017). To prevent fraud, it is important to foster

moral values in individuals. Individuals with high moral standards are less likely to engage in fraudulent activities as they tend to follow rules based on general ethical principles (Suandewi, 2021).

Several studies have been conducted to examine the influence of village officials' competence and individual morality on fraud prevention in the management of village funds. Research conducted by Anisa and Kurniawati (2021), Hayati and Amalia (2021), Islamiyah et al. (2020), Yusuf et al. (2018), and Widiyarta et al. (2017) found that village officials have a positive impact on fraud prevention in the management of village funds. However, different results were obtained from studies conducted by Dewi et al. (2022) and Sariwati and Sumadi (2021), which stated that the competence of village officials does not significantly affect fraud prevention in the management of village funds.

Morality is an important factor in the occurrence of fraud. The tendency for accounting fraud is also influenced by the morality of those involved. In a company or institution, the moral values of management significantly influence the likelihood of accounting fraud occurring within the organization (Kusumastuti & Meiranto, 2012). The findings of studies conducted by Dewi et al. (2022), Hayati and Amalia (2021), Islamiyah et al. (2020), and Yusuf et al. (2018) conclude that individual morality has a positive impact on fraud prevention in the management of village funds. However, a different result was obtained from a study conducted by Sariwati and Sumadi (2021), which concluded that individual morality has a negative impact on fraud prevention in the management of village funds. These previous research findings still show inconsistency regarding the influence of village officials' competence and individual morality on fraud prevention in the management of village funds.

In addition to competence and good morality, religiosity also greatly influences the mindset of village officials, enabling them to take the right steps in resolving the problems they face. Religion teaches what is right and wrong, so it can be said that individuals with high religiosity will refrain from engaging in fraudulent activities because their actions would contradict the teachings of their religion.

Literatur Review

Attribution Theory

The Attribution Theory explains how individuals draw conclusions about the basis for someone's actions or decisions to behave in certain ways (Rahmi and Sovia, 2017). Heider

(1958) stated that a person's behavior is determined by a combination of internal and external forces. Internal forces refer to factors that originate from within a person, such as effort or individual abilities. External forces refer to factors that come from outside the person, such as job difficulties or luck. Every action of an individual is influenced by both internal and external factors. According to Luthans as cited in Aprilliyanti (2018), individuals form ideas and perceptions about their surroundings that lead to social behavior, known as dispositional attributions and situational attributions. Dispositional attributions, also known as internal causes, refer to individual aspects of behavior such as personality, abilities, and motivations. Situational attributions, or external causes, are aspects influenced by the surrounding environment that can affect an individual's behavior, such as social conditions, social values, and societal views.

The competence of village officials is an internal aspect of attribution theory. This is because the uniqueness, consistency, and consequences allow us to assess the quality and usefulness of human behavior. As human resources increase according to the desired quality, the competence of village officials becomes a unique aspect of each individual's behavior. The competence of village officials relates to the abilities of individuals, including knowledge, skills, and work attitudes that align with the standards set by Law No. 13 of 2003, Article 1(10). The higher the quality of human resources in each village official, the lower the occurrence of fraud.

Officials must maintain a professional attitude when dealing with matters that are beneficial or detrimental. In the management of village funds, for example, an official must responsibly handle the funds to prevent misappropriation. From the above explanations, it can be concluded that attribution theory can be linked to the prevention of fraud committed by village officials.

Stewardship Theory

The stewardship theory states that the government carries out its work to achieve the goals and interests of its community (Donaldson and Davis, 1991). Furthermore, the government performs its duties based on the motivation of organizational interests and not motivated by personal interests (Donaldson and Davis, 1991). This theory is based on a philosophy about the nature of humans, where fundamentally humans can be trusted, have responsibilities, and possess good integrity. Therefore, in this context, the government is trusted as someone who acts for the common good (Kaihatu, 2006). The implication of this

theory is that it portrays the existence of village government as a public sector organization that can be trusted and relied upon to serve the community, ensuring that the organization's goals for the community are optimally achieved (Budiana et al., 2019).

Fraud Prevention

Fraud is a deviation or illegal act committed intentionally for specific purposes, such as deceiving or providing misleading information for personal or group gain, unfairly harming others either directly or indirectly. Fraud prevention is an effort to counteract individuals who have opportunities, make it difficult for perpetrators to act, and tighten supervision of high-risk activities that may lead to fraud (Widyani and Wati, 2020). Widiyarta et al. (2017) explain that fraud prevention is an integrated effort to reduce the factors that cause fraud, which includes minimizing opportunities for fraudulent behavior, reducing pressure on employees to meet their needs, and eliminating reasons to justify or rationalize fraud.

The strategies for preventing fraud in financial management, according to Kurniasari et al. (2018), are as follows: overseeing the monitoring and control systems, enhancing organizational culture, formulating anti-fraud values, implementing a strict system of rewards and punishments, providing education and awareness about anti-fraud measures to employees, and establishing change agents.

Village Apparatus Competency

Competence of civil servants refers to the individual's ability to work, which includes aspects of knowledge and skills in accordance with the expected standards. Competence of village civil servants is the capability possessed by an individual in facing situations or circumstances while fulfilling their responsibilities. The competence of village civil servants is crucial in managing village funds to ensure their appropriate allocation and compliance with relevant laws and regulations, thereby minimizing the occurrence of fraud (Saputra et al., 2019). According to Ardiyanti and Supriadi (2018), the competence of human resources refers to the capacity of individuals to carry out their tasks and functions effectively and efficiently in order to achieve predetermined goals.

Morality Refers

Morality refers to the good or bad actions or behaviors that originate from within individuals and can be influenced by family and organizational environments. Morality

consists of values or norms that guide individuals in regulating their conduct. Rahimah et al. (2018) state that individuals who uphold high moral standards can avoid fraud because those who prioritize morality are more likely to adhere to prevailing norms in accordance with ethical principles. On the other hand, individuals who do not prioritize morality make decisions based on their own desires and disregard obligations and rules that should be fulfilled. By instilling morality in individuals, it is expected to prevent fraud.

According to Kohlberg (1971) as cited in Putra (2018), moral development occurs through three stages: pre-conventional, conventional, and post-conventional stages. Morality can be observed through an individual's personality and mindset that uphold honesty and justice. This mindset can reduce the inclination of a village official to engage in fraud. Higher moral standards contribute to increased prevention of fraud, as individuals who value ethics are more likely to conform to existing regulations.

Religiosity

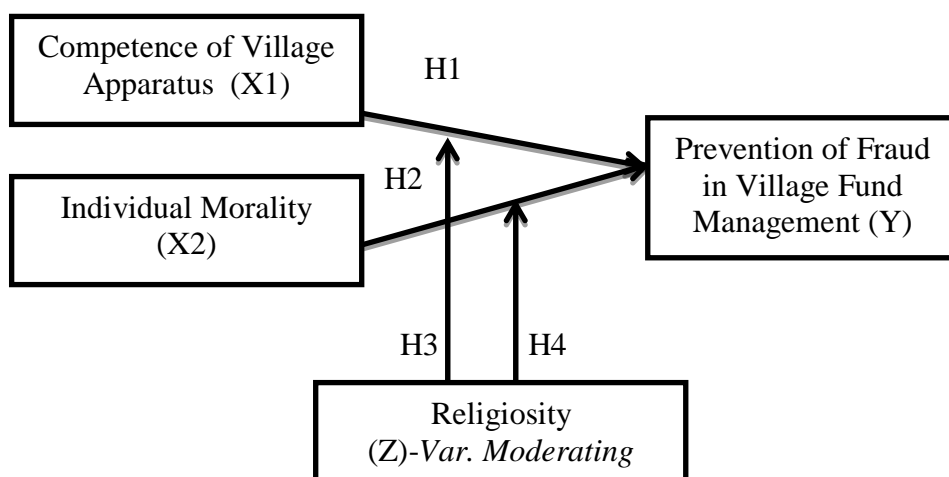
Religiosity is a factor within an individual that can influence one's inclination to engage in fraud. Religion is believed to have the ability to control individual behavior. The higher the level of an individual's spirituality, the better they can control their behavior by avoiding unethical attitudes. Strong religious beliefs are expected to prevent illegal behavior through feelings of guilt, particularly in the context of accounting fraud (Grasmick et al., 1991). Religiosity refers to how an individual understands, internalizes, and integrates religious norms into their being and personality, as it includes the conditions that drive them to think, behave, and act in accordance with their beliefs.

A person will refrain from engaging in actions prohibited by their deity if their life is grounded in a strong religious knowledge (Urumsah et al., 2016). The study not only explores the effects of the presence of accounting fraud but also measures religious affiliation as an important index of the significance of religion (Grasmick et al., 1991). If an individual has a high level of religiosity, they will not have the intention to commit fraud. Conversely, if a village official has a low level of religiosity, they are more likely to have an intention to engage in fraudulent behavior. A village official will refrain from engaging in deviant behavior if they possess strong religious knowledge. The more steadfast an individual is in their religious teachings, the less inclination they have to engage in deviant actions.

Conceptual Framework

The train of thought in explaining this research can be illustrated in the following conceptual framework:

Figure 1. Conceptual Framework



Hypothesis

Based on the framework above, the hypothesis proposed in this study is:

- H1: It is hypothesized that Competence of Village Apparatus has an effect on the prevention of fraud in village fund management.
- H2: It is hypothesized that Individual Morality has an effect on the prevention of fraud in village fund management.
- H3: It is hypothesized that Religiosity moderates the influence of Competence of Village Apparatus on the prevention of fraud in village fund management.
- H4: It is hypothesized that Religiosity moderates the influence of Individual Morality on the prevention of fraud in village fund management.

Population and Sampling

The population in this study is all Village Apparatus in Tanggunharjo Sub-District, totaling 106 individuals, with a total of 9 villages in Tanggunharjo Sub-District, Grobogan Regency. The sampling method used in this study is saturation sampling or census. Saturation sampling or census is a sampling technique that involves using the entire population as the sample (Sugiyono, 2008). A total of 106 questionnaires were distributed, but 17 questionnaires were not returned or damaged, resulting in a actual sample size of 89 personnel.

Results and Discussion
Research Results-T test (Partial Test)

Table 1

Coefficients^a

Based on Table 1, the results of the t-test are presented as follows:	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
(Constant)	26,932	2,598		10,365	,000	
Competence of village apparatus	-,758	,240	-1,397	-3,159	,002	
Individual Morality	,774	,456	,432	1,696	,094	
Competence of village apparatus → Religiosity (Interaction 1)	,047	,018	1,357	2,571	,012	
Individual Morality → Religiosity (Interaction 2)	-,035	,034	-,362	-1,035	,303	

a. Dependent Variable: Fraud Prevention
 The t-table value is 1.662 ($n - k = 89 - 4 = 85$)

Source: Primary data processed in 2022

ws:

1. Competence of village apparatus has a negative and significant effect on fraud prevention with a significance level of $0.002 < 0.05$, and the calculated t-value $-3.159 > -1.662$. Thus, H1 is accepted.
2. Individual morality does not have a positive and significant effect on fraud prevention with a significance level of $0.094 > 0.05$, and the calculated t-value $1.696 < 1.662$. Thus, H2 is rejected.
3. Religiosity moderates the relationship between competence of village apparatus and fraud prevention with a significance level of $0.012 < 0.05$, and the calculated t-value $2.571 > 1.662$. This indicates that religiosity moderates the relationship between competence of village apparatus and fraud prevention. Hence, H3 is accepted.
4. Religiosity does not moderate the relationship between individual morality and fraud prevention with a significance level of $0.303 > 0.05$, and the calculated t-value $-1.305 < 1.662$. This indicates that religiosity does not moderate the relationship between individual morality and fraud prevention. Thus, H4 is rejected.

Discussion

The competence of village apparatus has a negative and significant effect on fraud prevention.

This means that the higher the level of competence of village apparatus, the lower the level of fraud prevention. Based on the analysis results, it is shown that the competence of village apparatus has a negative and significant effect on fraud prevention, thus accepting the first hypothesis (H1).

This can be interpreted as follows: if village officials have adequate educational backgrounds and opportunities to enhance their knowledge through financial management training, it will not only affect fraud prevention but may even lead to a decrease in fraud prevention in village financial management. Competent village apparatus are able to understand the accounting cycle, prepare and present financial reports accurately, and solve problems effectively. Therefore, it is highly relevant that the competence of village apparatus has a negative impact on fraud prevention in the management of village funds.

These findings are inconsistent with the studies conducted by Palupi (2020) and Eldayanti et al. (2020), which found that the competence of apparatus did not have a significant effect on fraud prevention in village financial management. Similarly, Jayanti (2019), Widiyarta et al. (2017), and Atmadja and Saputra (2017) found that the competence of apparatus had a positive and significant effect on fraud prevention in village financial management.

Ar-Rasily and Dewi (2016) explain that the level of education determines how easily a person absorbs and understands the knowledge they acquire, where higher education leads to better knowledge. However, if the competence of village apparatus is inadequate, it may negatively affect the financial management of the village, implying a potential positive influence on fraud prevention in the management of village funds. This is consistent with the research conducted by K. Wonar (2018), which stated that the competence of village apparatus has a negative effect on fraud prevention in the management of village funds.

The influence of individual morality on fraud prevention

Individual morality does not have a significant positive effect on fraud prevention, thus rejecting the second hypothesis (H2). Fraud is an unlawful act committed by individuals to gain personal benefits. Morality is a dominant factor in the occurrence or absence of fraud. Individual morality also influences the tendency for fraud to occur. The higher the

individual's morality or the morality of the apparatus, the lower the tendency for fraud in the management of village funds, and vice versa. Rahimah et al. (2018) stated that individuals who uphold high moral values can avoid fraud because they prioritize moral principles and adhere to prevailing norms and ethical principles.

On the other hand, individuals who do not uphold high moral values make decisions based on their own desires and disregard obligations and regulations that should be fulfilled. By instilling morality in each individual, it is hoped that fraud can be prevented. Therefore, it is relevant that in this study, the variable of individual morality shows no significant effect on fraud prevention because the individuals in question already adhere to existing norms and ethical principles.

This statement is not supported by the research conducted by Laksmi and Sujana (2019) and Rahimah et al. (2018), which found that morality has an influence on fraud prevention. However, the results of this study are consistent with the research conducted by Ade (2017), which stated that morality does not have a significant effect on the tendency for fraud, and the research by Sariwati and Sumadi (2021), which found that morality does not have an effect on fraud prevention in the management of village funds.

Religiosity Moderates the Influence of Village Officials' Competence on Fraud Prevention

The results of the moderation analysis show that religiosity moderates the influence of village officials' competence on fraud prevention. Individuals with high religiosity tend to be cautious in performing their duties to avoid making mistakes that could harm themselves. This means that the third hypothesis (H3) stating that religiosity moderates the influence of village officials' competence on fraud prevention is accepted.

Individuals or village officials with high religiosity will carry out their tasks with full responsibility, carefully following existing procedures, effectively managing their time, and believing that their actions will be held accountable before the Almighty God or that there will be a day of reckoning.

Therefore, it is highly relevant that religiosity is able to moderate or strengthen the relationship between competence and fraud prevention. Competent officials, both in terms of hard and soft skills (adequate education, understanding of the accounting cycle, and the ability to prepare financial reports properly), will mutually reinforce each other in fraud prevention in the management of village funds.

Religiosity Moderates the Influence of Individual Morality on Fraud Prevention

The results of the moderation analysis show that religiosity is unable to moderate the influence of individual morality on fraud prevention. This means that the fourth hypothesis (H4) stating that religiosity moderates the influence of individual morality on fraud prevention is not supported or rejected.

Village officials with high religiosity will carry out their tasks with full responsibility, work diligently according to existing procedures, effectively manage their time, and believe that their actions will be held accountable before the Almighty God (believing in a day of reckoning). On the other hand, village officials with high morality will work while adhering to and upholding the prevailing norms and ethical principles.

Since both variables have indicators that support each other, namely upholding high morality and adhering to prevailing norms, it is relevant that they do not reinforce each other. It is sufficient for one variable (morality or religiosity) to prevent fraud in the management of village funds.

Conclusion

The findings of this study indicate that the competence of village officials has a negative and significant influence on fraud prevention in the management of village funds. Individual morality does not have a positive and significant influence on fraud prevention in the management of village funds. Religiosity moderates the influence of the competence of village officials on fraud prevention. Religiosity does not moderate the influence of individual morality on fraud prevention.

Recommendations

The Village Government, especially in Tanggungharjo District, Grobogan Regency, should continually strive to significantly improve the competence and religiosity of village officials, as this can mutually strengthen their influence on fraud prevention. Efforts can be made through mentoring, training programs, workshops, or seminars related to fraud prevention in the management of village funds.

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