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The Determinant on Fraud Prevention in Village Fund Management: Can Systemic Control Prevent? Supporting SDG 16

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ABSTRACT

Objective: *To examine the determinants of fraud prevention in village fund management by analyzing the role of internal control systems, organizational culture, whistleblowing systems, village government managerial performance, and conflict of interest control. Effective fraud prevention mechanisms are essential to ensure transparent, accountable, and responsible village financial governance, which supports the achievement of SDG 16 by strengthening inclusive institutions and promoting justice.* ***Method:*** *A quantitative approach using primary data collected through questionnaires distributed to village officials in Sampang District, Cilacap Regency, Indonesia. The sampling technique used is purposive sampling, resulting in 80 respondents consisting of village officials directly involved in village fund management and supervision. Data analysis was conducted using multiple linear regression analysis.* ***Results:*** *The findings indicate that internal control systems, organizational culture, whistleblowing systems, village government managerial performance, and conflict of interest control have positive effects on fraud prevention in village fund management. These results demonstrate that systematic governance mechanisms can reduce opportunities for fraudulent practices and improve accountability in village financial management.* ***Novelty:*** *To contribute by integrating organizational, behavioral, and governance perspectives to explain fraud prevention mechanisms in village fund management. The findings provide practical implications for strengthening institutional integrity and supporting SDG 16 through transparent and accountable village governance.*

INTRODUCTION

The issuance of Republic of Indonesia Law No. 6 of 2014 concerning villages manifests the central government's commitment to clarify the functions and authorities of villages and strengthen the position of village governments and communities (Yuwono, 2022). The large amount of village funds will have an impact on economic growth and infrastructure development that is beneficial in village community activities. The achievement of village fund outcomes from 2015-2020 was used for village roads (261,877 km), village markets (11,944 units), village-owned businesses (BUMDes) (39,844 activities), and irrigation (76,453 units). Village funds are also used for clean water supply (1,281,168 units), sanitary facilities (422,860 units), village policlinic (Polindes) (11,599 units), village pre-school activities (PAUD) (64,429 activities), and village toddler health centre (Posyandu) (40,618 units) (Yuwono, 2022). These outcomes of the village fund prove that the use of village finances has been realized well, but the facts show that community welfare is not yet optimal. The management of the village fund has not been implemented following good regulations (Anisah & Falikhatun, 2021). The increase in the village fund allocated by the Central Government provides a gap for the increase in the number of criminal acts of corruption of the village fund.

Since 2017, the village fund for Central Java Province has always increased from year to year. In 2017, the village fund amounted to IDR 6 trillion. In 2018, it increased again to IDR 6.7 trillion. In 2019, the central government again increased the distribution of village funds by IDR 7.8 trillion, while for 2020-2022 the amount remains at IDR 8.1 trillion (Bidang IKP Provinsi Jawa Tengah, 2022).

The increase in village funds for Central Java Province every year certainly also has an impact on the increase in the revenue of the Regency/City revenue, one of which is in Cilacap Regency. Based on data from the Cilacap State Treasury Service Office (KPPN) in 2022 the Cilacap Regency Government received a village fund budget of IDR 309 billion. The increase in village fund revenue in Cilacap Regency was not accompanied by clean practices in it. The corruption cases of village funds in Cilacap Regency from 2018-2022, if accumulated, have caused state losses of IDR 2.3 billion. In all cases that have occurred, the perpetrators were Village Heads who were still active or former Village Heads who worked with the Head of BUMDes. The perpetrators' modes of corruption vary from embezzlement of funds, fictitious projects, to money laundering to finance the perpetrators' business activities.

This research was conducted in Sampang District, Cilacap Regency. The reason is that it is suspected that there has been fraud in the management of village funds carried out in Sampang District. The Village Head, Village Secretary, Village Treasurer, Hamlet Head, Development Head, Service Section Head, Village Police, to the Head of the Village Deliberative Body and its members are suspected of working together to carry out this fraudulent act. This proves that the alleged corruption case of village funds is the result of cooperation between bureaucracies in the Village Government. In addition, it is also suspected that there are practices of corruption, collusion and nepotism in the management of village funds which should be fully intended for the welfare of the village community, not for the personal interests of village officials (Azmie, 2022).

The increasing number of village fund corruption and the phenomenon that occurred in Sampang District, Cilacap Regency, shows that there needs to be an effort to prevent fraud in the management of village funds. Therefore, this study uses the Agency Theory (Jensen & Meckling, 2019). The first problem that often arises in agency relationships is the difference in interests between agents and principals. The difference in interests in this study is the central government as the principal and the village government as the agent. Such problems in agency theory can lead to a high tendency for fraud if there is no supervision and good morals. Based on the theoretical perspective of these factors, fraud arises because of opportunities, pressure, rationalization, ability and arrogance or what is commonly called the fraud pentagon service. Conflict of interest can arise when a village official can abuse their position for personal or organizational gain.

The urgency of this research is the increasing number of cases of misuse of village funds each year, causing the less than-optimal use of Village Funds for economic growth and infrastructure that are beneficial to village communities. Based on the gap in research results and the phenomenon of village fund fraud cases that occurred in Sampang District, this research's purpose is to analyze factors that can prevent village fund fraud (Crowe, 2011).

RESEARCH METHOD

The population of this study was all village officials in Sampang District with a total of 149 employees. The purposive sampling technique was used to determine the research sample with the criteria of holding positions as Village Head, Village Secretary, Village Treasurer, Chairperson of the Village Consultative Body (BPD), and Head of Section. Thus, 80 samples were obtained.

The data used in the study were obtained using a survey technique through a questionnaire given directly to respondents. Data collection was carried out for 1 week in March 2023. Eighty questionnaires were distributed with a return rate of 100%.

The questionnaire instrument consists of 2 parts. The first part contains questions regarding the respondent's profile, such as gender, age, highest education, work experience, and position, as well as an explanation of the instructions for filling out the questionnaire. The second part of the questionnaire contains 32 statements that must be filled-in according to the perception or opinion of each respondent related to the research variables. Table 1 below shows the measurement of each research variable used.

Table 1. Research variables measurement

Variables	Indicators	Measurement
Village Fund Fraud Prevention	5 indicators regarding fraud awareness, self-management and participation, transparency and accountability, administrative discipline and reporting, and mutual trust.	Likert scale 1 - 5
Internal Control System	5 indicators regarding control environment, risk assessment, control activities, information and communication, and monitoring.	Likert scale 1 - 5
Organizational Culture	6 indicators regarding innovation in calculating risks, paying attention to every problem in detail, orientation towards the results to be achieved, orientation towards all community interests, aggressiveness in working, and maintaining and preserving work stability.	Likert scale 1 - 5
Whistleblowing System	4 indicators regarding structural, operational, and maintenance aspects.	Likert scale 1 - 5
Village Government Management Performance	6 indicators regarding planning, investigation, coordination, evaluation, supervising, and staffing	Likert scale 1 - 5
Conflict of Interest Control	6 indicators regarding power and authority, dual positions, gratification, weaknesses in the organizational system, and personal interests.	Likert scale 1 - 5

The data obtained were then tested using multiple regression analysis to investigate the influence of the internal control system (ICS), organizational culture (OC), whistleblowing system (WBS), village government managerial performance (VMP), and conflict of interest control (CIC) on fraud prevention of village fund management (FPVF) as shown by equation 1.

$$FPVF_{it} = \alpha + \beta_1 ICS_{it} + \beta_2 OC_{it} + \beta_3 WBS_{it} + \beta_4 VMP_{it} + \beta_5 CIC_{it} + \varepsilon$$

RESULTS AND DISCUSSION

Results

The respondents' profile of this study is as follows, 85 percent of the respondents are between the ages of 31 and 60, which is in the productive age. In terms of education, 49 percent of respondents have the highest degree of high school while 39 percent are bachelor's graduates. Based on this information, it can be seen that there are still many village government officials who have not received a college education, even as many as 6 percent of respondents are junior high school graduates.

After the questionnaire data was obtained, a confirmatory factor analysis was carried out to test the instrument's validity. The questionnaire distributed consisted of 32 indicators and all of these indicators had a loading factor value greater than 0.60 so it was concluded that each variable was perfectly extracted. In addition, based on Cronbach's Alpha analysis, a value of 0.907 was obtained so that the instrument used was reliable.
The results of the regression analysis are shown in Table 2.

Table 2. Regression analysis results

Variables	Coefficient	t Value	Probability
Internal Control System	0.365	11.640	0.000
Organizational Culture	0.101	5.866	0.000
Whistleblowing System	0.198	5.616	0.000
Village Government Managerial Performance	0.042	2.176	0.033
Conflict Of Interest Control	0.111	6.162	0.000

Model summary: Adjusted R^2 value 0.789; P-value 58.875 (probability 0.000)

Discussion

Based on the results of the regression analysis, it was found that the internal control system has a positive effect on fraud prevention in the management of village funds, especially in Sampang District. In the village government environment throughout Sampang District, it shows that the more effective the implementation of the internal control system, the more effective the fraud prevention of village fund management will be. Conversely, the worse the implementation of the internal control system, the less effective the fraud prevention of village fund management will be. The results of this study are also in line with agency theory. An internal control system is needed to supervise the behavior of agents (village officials) to achieve an ideal contract (first best contract). The existence of supervision can help the principal (central government) in supervising the management of village funds. This cannot be separated from the role of the Village Consultative Body (BPD) in carrying out supervision and reducing the risk of village fund violations through evaluations that are carried out regularly. In addition, with the participation of village officials in monitoring, the central government can ensure that the management of village funds is carried out by competent people and runs according to the expectations of the central government. The central government is convinced of the fairness of the accountability reporting for the management of village funds because it reflects transparent management.

This result is also related to the fraud pentagon theory. The first element of the fraud pentagon theory is pressure. In this case, the pressure experienced by village officials can be overcome by having a good and strong internal control system. In line with the respondents' answers to the monitoring indicator. The majority of respondents agreed that they participated in monitoring internal control continuously. This means that village officials directly supervise the conditions that occur in the government. If there are indications, for example, excessive work pressure, it can be overcome quickly. According to this, the internal control system can run well and fraud can be minimized.
The second factor that triggers fraud is opportunity. Based on the respondents' answers to the control environment indicator, most agreed that respondents played a role in internal supervision in the village government environment. This means that with this

participation, the opportunity for fraud can be reduced. These opportunities include weaknesses in internal control that are used to commit fraud in preparing village financial reports. Initially, it could be there was no intention, then because of the loose opportunity, it could encourage someone to commit fraud.

The next factor is competence. In the pentagon fraud theory, one of the factors that influences fraud is the lack of competence related to knowledge in managing village funds. In the context of effective internal control to prevent village fund fraud, it is important to ensure that people involved in managing village funds have sufficient competence to carry out their duties properly. Therefore, the village government needs to prioritize training related to village financial management. One of the trainings attended by village officials in Sampang District is training regarding village financial management and utilization of village assets by the Village Community Empowerment Service and the Cilacap Regency Inspectorate. In addition to training, based on respondents' answers to the risk assessment and information communication indicators, most respondents agreed that a plan is needed to reduce the risk of violations of village funds, then utilise various means of communication properly. In making a risk reduction plan and being skilled at utilizing means of communication, sufficient competence is needed. Therefore, training for village officials can be carried out periodically with various training materials. The result is that village officials can improve the effectiveness of internal control and fraud can be minimized.

The fourth factor of the fraud pentagon theory is rationalization. A good control system can reduce the possibility of rationalization in committing fraud. To reduce rationalization in the internal control system, strict supervision can be carried out on activities that use village funds, such as the respondents' answers in the control activity indicator. Most respondents agreed that the village government conducts regular evaluations to ensure that activities are still appropriate and functioning as expected. Evaluation activities are carried out to help detect gaps or weaknesses in the internal control system that can be exploited by perpetrators as self-justification.

The last factor that can trigger fraud is arrogance. With an effective internal control system, arrogant behaviour can be reduced. One of the ways to minimise arrogance includes strengthening strict supervision. Supervision activities can be carried out internally by the village government or external parties such as the Regency Inspectorate by conducting audits or participating in training related to the integrity of village officials' ethics in managing village funds. This can help prevent arrogance and increase compliance with the established internal control system.

According to agency theory, a conflict of interest between principal and agent can lead to fraud. In this case, a good organizational culture can help reduce the conflict of interest between the principal (central government) and the agent (village government). The implementation of a good and healthy organisational culture can also help strengthen the internal control system so that it can prevent fraud. The level of public trust in the management of village funds increases and also the accountability of the village government in carrying out its duties and responsibilities.

In the fraud pentagon theory, a good organizational culture can reduce the pressure felt by the officials. Efforts that can be made to reduce this pressure are by creating realistic goals and targets that meet the needs of the village community and then socializing them. This is in line with the respondents' answers to the orientation to the interests of the community indicator, respondents agree in prioritizing the goals and targets of village fund management for the community first.

A good organizational culture can reduce the opportunity factor in committing fraud. The existence of a good organizational culture can create an open work environment and positive attitudes towards problems that occur in the village government. This is evidenced by the respondents' answers to the paying attention to every problem and being aggressive in working indicators. Respondents agree that village officials should be responsive to problems that occur in the village government and believe that every problem has a cause and solution.

Professionalism is also part of a good organizational culture in the village government, because village officials have the will to improve their skills in managing village funds so they can improve their competence. This is in line with the respondents' answers to the maintaining work stability indicator. The majority of respondents agree that as village officials they continue to strive to improve performance.

An attitude that justifies mistakes is a rationalization formed by a culture that is bad for the organization (30). A good organizational culture always upholds the values of integrity, transparency, and accountability. This can reduce the possibility of perpetrators to justify the fraudulent actions they carry out. This is because the perpetrators of fraud will feel that the fraudulent actions are contrary to the values held by the community and the village government. Efforts to uphold the above values are carried out by the village officials of Sampang District by continuously trying to improve performance in order to maintain performance stability in managing village funds.

Good implementation of the Whistleblowing System will be able to increase the level of fraud prevention in village fund management. Information asymmetry occurs due to differences in information held between the agent and the principal. The problem of information asymmetry can be resolved with a bounding mechanism and also monitoring. The whistleblower plays a role as a bounding mechanism in resolving information asymmetry. The village government as an agent must develop a systematic fraud reporting system because fraud can be detected early by the internal party of the village government. Fraudulent acts can be prevented with a Whistleblowing System that is implemented effectively and continues to ensure that problems such as information asymmetry do not occur.

In the implementation of the Whistleblowing System, both the community and the internal party of the village government have an obligation to report fraudulent acts that occur. Therefore, pressure such as bad habits (vices pressure) can be reduced by the existence of a fraud reporting system. Based on the respondents' answers to the maintenance aspect indicator, the majority of respondents agreed that evaluation and improvement of the Whistleblowing System should be carried out continuously so that its implementation can be effective and fraud can be detected early. This means that village officials do not feel pressured by the implementation of the violation reporting system. Furthermore, the Whistleblowing System can help reduce the opportunity factor that can trigger fraud. The implementation of the Whistleblowing System can improve supervision and control over agent actions, and opportunities for fraud can be minimized. The village government must be aware and firm that even the smallest act of fraud will be sanctioned. The fraud reporting system in the village government environment is created to provide justification that fraud is an illegal act.

The results of the study prove that the managerial performance of the village government has a positive influence on fraud prevention in the village funds management in Sampang District. The village government as an agent must carry out and be responsible professionally, transparently and accountably so that there is no conflict of interest with the principal (central government) thus fraudulent acts can be decreased. The village government faces pressure to achieve certain targets on implementing work programs. To prevent fraud in village funds, the village government must implement good governance in managing village funds. The implementation of good governance such as planning, investigating, coordinating, and evaluating each implementation of the work program (Hanson et al., 2022). This is reflected in the respondents' answers that respondents agree on the need for the availability of important information in planning work programs and preparing budgets, good communication in implementing work programs, and periodic evaluations during the implementation of work programs. The results of the respondents' answers also show that in managing village funds, supervision of the performance of village officials is needed. Management of village funds requires strict supervision to ensure that the opportunity for fraud can be minimized. To prevent village fund fraud, village government managers must have good awareness and ethics and understand that using village funds for personal or group interests is unethical and illegal. They must implement strict internal supervision, ensuring transparency and accountability in the village funds management (Wahyudi et al., 2021).

Effective conflict of interest control can increase the level of fraud prevention in village fund management. The interests between agents (village government) and principals (central government) are not always inline, but village governments are required to submit to and obey the wishes of the central government (Sujana et al., 2020). In addition, as humans, they generally have self-interest, especially in managing village funds, resulting in conflicts of interest. Agency theory aims to resolve and control problems that arise from conflicts of interest (Atkins et al., 2017). The scope of good agency between the village government and the central government is to work together to maximize the authority to manage village funds for the benefit of the community, and control the emergence of conflicts of interest in order to prevent fraud (Shen et al., 2021).

CONCLUSION

Fundamental Finding : This study provides empirical evidence that internal control systems, organizational culture, whistleblowing systems, village government managerial performance, and conflict of interest control significantly influence fraud prevention in village fund management. The findings confirm that systematic governance mechanisms are important instruments for minimizing fraudulent practices and improving accountability in village financial administration. **Implication :** The results imply that village governments should strengthen internal supervision systems, develop ethical organizational cultures, implement effective whistleblowing mechanisms, and improve managerial competence. These efforts contribute to creating transparent and accountable institutions, supporting the achievement of SDG 16 through stronger governance and public trust. **Limitation :** This study has limitations because the research was conducted only in one district, namely Sampang District, Cilacap Regency, which may limit the generalization of findings to other regions with different institutional characteristics. **Future Research :** Future studies are encouraged to expand research areas by involving more regions and incorporating additional variables such as digital governance, leadership style, community participation, and institutional accountability mechanisms to provide a broader understanding of fraud prevention in village fund management.

AUTHOR CONTRIBUTIONS

Diah Agustina Prihastiwi contributed to the conceptual framework, research design, methodology development, data collection, data analysis, interpretation of findings, and manuscript preparation. **Syahrani Wangi Puspita** contributed to literature review, research validation, data analysis support, discussion development, and critical revision of the manuscript. All listed authors have reviewed and approved the final version of this submission.

CONFLICT OF INTEREST STATEMENT

The authors confirm that there are no conflicts of interest, either financial or personal, that may have influenced the content or outcome of this study.

ETHICAL COMPLIANCE STATEMENT

This manuscript complies with research and publication ethics. The authors affirm that the work is original, conducted with academic integrity, and free from any unethical practices, including plagiarism.

STATEMENT ON THE USE OF AI OR DIGITAL TOOLS IN WRITING

The authors acknowledge the use of digital tools, including AI-based technologies, as support during the research and writing stages of this article. Specifically, AI-based language assistance tools were used for improving language clarity, grammar checking, and enhancing the readability of the manuscript. Reference management software was utilized to assist in organizing and managing bibliographic information and citation formatting. All outputs generated with digital assistance were critically evaluated, verified, and revised by the authors to ensure academic rigor, accuracy, originality, and compliance with ethical publication standards. The final responsibility for the content, interpretation of results, and conclusions presented in this manuscript rests entirely with the authors.

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