

## THE INFLUENCES OF ACCOUNTABILITY, TRANSPARENCY AND INTERNAL CONTROL WITH PARTICIPATION AS MODERATION VARIABLE ON FRAUD PREVENTION IN VILLAGE FUNDS MANAGEMENT

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**Abstract:** *This study aimed to analyze the influences of accountability, transparency, and internal control with participation as moderation variables on fraud prevention in village funds management. Primary and secondary data were collected by questionnaire and interview. The objects are five villages of Pabelan District, Semarang Regency namely, Bendungan, Karanggondang, Kadirejo, Terban, and Semowo. Sampling method used purposive sampling. The number of samples is 102 respondents of Village Officials, Badan Permusyawaratan Desa (BPD), and the Farmers Group (Kelompok Tani & Kelompok Wanita Tani). This study used IBM SPSS version 22 software program. The results of the hypothesis analysis are accountability and internal control partially influences fraud prevention while transparency partially does not influence fraud prevention. Accountability, transparency, and internal control simultaneously influence fraud prevention and participation moderates the influences of accountability, transparency, and internal control simultaneously on fraud prevention in village funds management.*

**Keywords:** *Accountability, Transparency, Internal Control, Fraud Prevention, Participation, Villages Fund Management*

**Abstrak:** Penelitian ini bertujuan untuk menganalisis pengaruh akuntabilitas, transparansi dan pengendalian internal dengan partisipasi sebagai variabel moderasi terhadap pencegahan fraud dalam pengelolaan dana desa. Data yang digunakan dalam penelitian ini yaitu data primer dan data sekunder yang didapatkan melalui penyebaran kuesioner dan wawancara. Objek dalam penelitian ini terdiri dari lima desa di Kecamatan Pabelan, Kabupaten Semarang yaitu Desa Bendungan, Desa Karanggondang, Desa Kadirejo, Desa Terban, dan Desa Semowo. Penelitian ini menggunakan metode purposive sampling sehingga didapatkan sampel berjumlah 102 responden yang terdiri dari Perangkat Desa, Badan Permusyawaratan Desa (BPD), Kelompok Tani dan Kelompok Wanita Tani. Penelitian ini menggunakan IBM SPSS versi 22. Hasil dari analisis hipotesis adalah sebagai berikut: akuntabilitas dan pengendalian internal secara parsial mempengaruhi pencegahan fraud sedangkan transparansi secara parsial tidak mempengaruhi pencegahan fraud. Akuntabilitas, transparansi, dan pengendalian internal secara simultan mempengaruhi pencegahan fraud dan partisipasi dapat memoderasi pengaruh akuntabilitas, transparansi, dan pengendalian internal secara simultan terhadap pencegahan fraud dalam pengelolaan dana desa.

**Kata Kunci:** Akuntabilitas, Transparansi, Pengendalian Internal, Pencegahan Fraud, Partisipasi, Pengelolaan Dana Desa

has allocated a national budget for the villages called the village funds since 2015.

## INTRODUCTIONS

### Background

Law of The Republic of Indonesia Number 6 of 2014 said that villages have the authority to organize village governance, carry out village development, conduct village development activity, and empower the village community based on their traditions and cultures. Therefore, the Government

Ayosemarang.com published an article and reported the Village Funds Budget for Central Java Province in 2020 increased by 5% from the previous year, from 7.8 trillion Rupiah to 8.2 trillion Rupiah and the village funds for Semarang Regency amount to Rp 186,914,532,000. The Village Government can use it to increase village public

services, streamline resources, and conduct village development activities.

Indonesia Corruption Watch (ICW) monitored the village budget corruption in 2015 – 2018 and found 264 corruption cases. The cases are misuse of the budget, fictitious reports, embezzlement, budget inflation and bribery. While in 2019, ICW found 46 cases of village budget corruption which caused state losses up to 32,3 Billion Rupiah.

Law of The Republic of Indonesia Number 19 of 2019 explains that *Komisi Pemberantasan Korupsi (KPK)* only handles cases which are related to state apparatus while village heads and village officials are not included in it. Based on the information above, the Government needs fraud prevention to identify high risk of fraud activities, narrow down the fraud space and ward off potential perpetrators.

Karianga (2011) said the process of managing state finances needs community participation to build

transparency and create accountable information. This statement is supported by Law of The Republic of Indonesia Number 17 of 2003 which explains the Government should do best practices with Accountability and Transparency in state finances management. Therefore, the Government needs internal control implementation to establish it.

Based on the information above, the title of the Final Project is **“The Influences of Accountability, Transparency, and Internal Control with Participation as Moderation Variable on Fraud Prevention in The Village Funds Management (Case Study in Five Villages of Pabelan District)”**.

### Objectives

1. To find out whether the implementation of accountability influences fraud prevention in the village funds management.
2. To find out whether the implementation of transparency influences fraud prevention in the

- village funds management.
3. To find out whether the implementation of internal control influences fraud prevention in the village funds management.
  4. To find out whether the implementation of accountability, transparency, and internal control simultaneously influence fraud prevention in the village funds management.
  5. To find out whether Participation moderates the relationship between accountability, transparency, and internal control simultaneously on fraud prevention in the village funds management.

## Literature Review

### The Village Funds

The Minister of Home Affairs Regulation Number 113 of 2014 explained that the village funds are transferred by the Local Government from the State Budget to finance the governance, village development, community development, and empowerment of the villages.

Sujarweni (2015) explained that the Village Government should manage the village funds based on the principles of transparency, accountability, and participation.

### Accountability

Accountability is the principle that ensures the availability of mechanisms, the role of professional management responsibilities for the implementation of decisions and policies (Hamdani, 2016: 74).

### Dimension of Accountability

Hopwood and Tomkins (1984) and Elwood (1993) in Mahmudi (2007) explained that public institutions should conduct the dimension of Accountability, they are:

1. Accountability for Probity and Legality.
2. Managerial Accountability.
3. Program Accountability.
4. Policy Accountability.
5. Financial Accountability.

### Transparency

Transparency is the principle that guarantees access to provide the information on the managerial process for stakeholders (Hamdani, 2016: 72-74).

### **Characteristic of Transparency**

Transparency has three characteristics (Maharani, 2019), they are:

1. Informative.  
The Government should provide accurate data, facts, and procedures for stakeholders.
2. Openness.  
The Government should give the right to access accurate data, facts, and procedures easily for stakeholders.
3. Disclosure.  
The government should provide the financial statement of activities and financial performance for stakeholders.

### **Internal Control**

The Committee of Sponsoring Organizations of the Treadway Commission (COSO) 2013 Framework said that internal control is defined as a process, effected by an entity's board of directors,

management, and other personnel, designed to provide reasonable assurance relating to the achievement of operations, reporting, and compliance of laws and regulations.

### **Components of Internal Control**

COSO 2013 Framework also explained that internal control has five components. They are control of the environment, risk assessment, control activities, information & communication, and monitoring activities.

1. Control environment describes a set of standards, processes, and structures that provide the basis for carrying out internal control across the Government.
2. Risk assessment forms the basis for determining how risks will be managed.
3. Control activities are actions (generally described in policies, procedures, and standards) that help the Government mitigate risks ensuring the achievement of objectives.

4. Information is provided by the Government from both internal and external sources supporting internal control components, while communication is used to disseminate important information throughout and outside of the Government.
5. Monitoring activities are periodic or ongoing evaluations to verify each of the five components of internal control, including the controls that affect the principles within each component.

### Participation

The Organization for Economic Cooperation and Development (OECD) about The Role of Stakeholders in Corporate Governance said that individuals or groups should be able to communicate their concerns and their rights freely. They also should have access to relevant, sufficient, and reliable information on time.

### Fraud

There are four topics of fraud. They are the fraud theory, the fraud category, the fraud

causative factors, and the fraud prevention.

### The Fraud Theory

Association of Certified Fraud Examiners (ACFE) said that fraud is any illegal act characterized by deceit, concealment or violation of trust carried out by individuals or groups to secure personal or business advantage (Tjahjono et al, 2013: 21-23). Fraud includes elements of deception, confidence, trickery, and concealment strategy (Hamdani, 2016: 147).

### The Fraud Category

The fraud category is divided into three groups (Hamdani, 2016: 147-148), they are:

1. Financial Statement Fraud.  
Financial Statement Fraud is fraud occurrence because of an error in presenting financial statements for stakeholders and it can inflict a financial loss.
2. Asset Misappropriation.  
Asset Misappropriation is fraudulent cash,

inventory, other assets, and also improper expenses.

### 3. Corruption.

According to the Association of Certified Fraud Examination (ACFE) (2000), corruption is divided into Conflicts of Interest, Bribery, Illegal Gratuity, and Economic Extortion.

### The Fraud Causative Factors

Fraud Triangle Theory is made by Donald R. Cressey to explain three factors of fraud occurrence. They are pressure, opportunity, and rationalization. The first factor is pressure. It occurs by the financial factor and the non-financial factor. The financial factor is conducted by material things while the non-financial factor is conducted by bad personalities. The second factor is the rationalization. It is needed by perpetrators to justify their actions. The third factor is opportunity. Organizational weaknesses or a badly implemented system will give the perpetrators space to commit fraud.

### The Fraud Prevention

Fraud Prevention is conducted by management in terms of establishing policies, systems, and procedures to achieve three main objectives. They are the reliability of financial reporting, the effectiveness and efficiency of operations, and compliance with the application of laws and regulations (COSO, 1994).

The fraud prevention (Amrizal, 2004), are as follows:

#### 1. Build a good internal control structure

The 2013 Committee of Sponsoring Organizations of the Tread way Commission (COSO) introduces an internal control framework which consists of five interrelated components namely, the control environment, risk assessment, control activities, information and communication, and monitoring. COSO develops it from the traditional accounting control model to carry out managerial processes.

#### 2. Streamlining control activities

The Government needs to check and evaluate control activities regularly to narrow down the fraud space and ward off potential perpetrators.

### 3. Improving organizational culture

The Government should not only prioritize ethics and morality but also improve organizational culture by implementing the principles of Good Corporate Governance such as Accountability and Transparency.

## METHODS

### Population and Sample

Populations of this research were the Village Officials, *Badan Permasyarakatan Desa (BPD)*, and the Farmers Group in Pabelan District of Semarang Regency.

The sample of this research is Village Officials, *Badan Permasyarakatan Desa (BPD)*, and the Farmer Groups of five villages namely, Bendungan, Kadirejo, Karanggondang, Semowo, and Terban with a

total 102 respondents. The village funds budget has increased for three consecutive years from 2018 to 2020 in those villages.

### Data Classification

#### Based on Type

According to Chandrarin (2018: 122), quantitative data are obtained by numbers which are derived from the calculation of each variable measurement attribute. This research only used quantitative data.

#### Based on Source

1. Primary Data are obtained directly from the respondents, both individuals and groups (Chandrarin, 2018: 123). The data were collected by questionnaire.
2. Secondary Data are obtained from persons or institutions which have used or published it (Chandrarin, 2018: 124). Secondary data of this research were the Village Funds Statement of 2018 - 2020.



## Data Collection Method

This thesis uses two methods, they are:

1. Questionnaire
2. Interview

## Research Variable

### 1. Accountability (X1)

Accountability is built from the government's responsibilities in the process of providing information for the community. This research uses Accountability as an independent variable.

### 2. Transparency (X2)

Transparency is built from the accessibility of information publicity for the community. This research uses Transparency as an independent variable.

### 3. Internal Control (X3)

Internal Control is the legal activities to monitor the process of village funds management. This research uses Internal Control as an independent variable.

### 4. Fraud Prevention (Y)

Fraud Prevention is the effort to decrease the probabilities of fraud occurrence. This research uses Fraud Prevention as a dependent variable.

## 5. Participation (Z)

Participation is an active role from the community by contributing voluntary labor, thoughts, funds, or goods in all activities. This research uses Participation as moderation variable.

## Data Analysis Method

The data analysis method of this research used IBM SPSS version 22 software program. It used a significance degree of 5% ( $\alpha = 0,05$ ).

## The Statistic Descriptive

The statistic descriptive obtains the explanation of the characteristics of the sample (Chandrarin, 2018: 139). It gives the general description about data which has been obtained by the researcher (Lupiyoadi et al, 2015: 84).

## Research Instrument Test

### 1. Validity Test

Validity tests ensure the item of question or statement can be used to measure the actual condition of the respondents. Decision-making is taken by comparing R-Value and R-Table. If the R-Value is more than the R-Table, the item is valid ( $R\text{-Value} > R\text{-Table} = \text{Valid}$ ) (Wibowo, 2012: 35-37).

## 2. Reliability Test

Reliability test ensured the consistency of the research instrument. Decision-making is taken by comparing Cronbach's Alpha and reliability coefficient index. If the Cronbach's Alpha is more than 0,70, the item is reliable (Cronbach's Alpha > 0,70 = Reliable) (Ghozali, 2018: 46).

### Classic Assumption Test

#### 1. Normality Test

The normality test ensures the normality of data distribution, so it can be used in parametric analysis (Lupiyoadi et al, 2015: 134). Normality test is conducted by the Kolmogorov-Smirnov Test. If the significance value is more than the significance degree ( $\alpha = 0,05$ ), the distribution is normal (Wibowo, 2012: 72).

#### 2. Multicollinearity Test

The multicollinearity problem is a condition that shows strong correlation between the independent variables (Lupiyoadi et al, 2015: 141). Multicollinearity test ensured that this research has no correlation between the independent variables. It is

conducted by the Tolerance-VIF Test. If the Tolerance is more than 0,10 (Tolerance > 0,10) and VIF is less than 10,0 (VIF < 10,0), all of the variables are free from multicollinearity problems (Wibowo, 2012: 87).

#### 3. Heteroscedasticity Test

The heteroscedasticity problem is the unequal residual variations on the data (Lupiyoadi et al, 2015: 138). Heteroscedasticity test ensured that this research has no unequal residual variations on the data. It is conducted by the Glejser Test. If the significance value is more than the significance degree ( $\alpha = 0,05$ ), all of the variables are free from heteroscedasticity problems (Wibowo, 2012: 93).

### The Hypothesis Analysis

The hypothesis analysis is conducted by Multiple Linear Regression. In general, the regression model is (Wibowo, 2012: 127):

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \dots + \beta_n X_n$$

Annotation:

Y = Dependent Variable

$\alpha$  = Constanta Value

$\beta$  = Regression Coefficient Value  
 $X_1$  = 1<sup>st</sup> Independent Variable  
 $X_2$  = 2<sup>nd</sup> Independent Variable  
 $X_3$  = 3<sup>rd</sup> Independent Variable  
 $X_n$  = n-independent Variable

### Determination Coefficient

Determination Coefficient ( $R^2$ ) shows the ability of independent variables in explaining the variations of dependent variables (Kuncoro, 2007: 84).

### T-Test

T-Test is conducted to find out the influence of each Independent Variable on the Dependent Variable. T-Test also called the Partial Test (Lupiyoadi et al, 2015: 168). T Table is obtained from  $t(\alpha / 2; n-k-1)$ . Decision-making is taken by comparing T-Value and T-Table, also comparing the significance value and significance degree. If the T-value is more than T Table and the significance value is less than the significance degree ( $\alpha = 0,05$ ), independent variable has influence on

dependent variable partially (Wibowo, 2012: 133).

### F-Test

F-Test is conducted to find out the influence between the Independent Variables and the Dependent Variable simultaneously (Lupiyoadi et al, 2015: 167). F Table is obtained from  $f(k ; n-k)$ . Decision-making is taken by comparing F-Value and F-Table, also comparing the significance value and significance degree. If the F-Value is more than F-Table and the significance value is less than the significance degree ( $\alpha = 0,05$ ), independent variable has influence on dependent variable simultaneously (Wibowo, 2012: 133).

### Moderated Regression Analysis (MRA)

Moderated Regression Analysis (MRA) is an analysis technique to test the strength of the relationship between the Independent Variables and the Dependent Variable (Chandrarin, 2018: 135).

In general, the Moderated Regression Analysis (MRA) model is (Liana, 2009):

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 X_2 + e$$

Annotation:

Y = Dependent Variable

$\alpha$  = Constanta Value

$\beta$  = Regression Coefficient Value

$X_1$  = Independent Variable

$X_2$  = Moderation Variable

e = Error

## RESULTS AND DISCUSSION

### The General Description of Objects

This research was conducted in five villages of Pabelan District, Semarang Regency. Pabelan District was chosen because it has the most villages in Semarang Regency with a total 17 villages. The object of this research is Karangondang Village, Terban Village, Bendungan Village, Semowo Village, and Kadirejo Village. The village funds budget has increased for three consecutive years from 2018 to 2020 in those villages.

### Research Instrument Test

#### 1. Validity Test

R Table with Degree of Freedom (df) = n-2. N = 24. Therefore, R-Table is 0,4044 (df = 22 dan  $\alpha = 0,05$ ). Based on the test results, most items of this research were valid. But there are three items which are not valid because R-Value is less than 0,4044 (R-Value < 0,4044). They are A6, PF25, and P28. Therefore, those items must be deleted on next analysis.

#### 2. Reliability Test

Based on the test results, all Cronbach's Alpha of the variables is more than 0,70. Therefore, all variables of this research were reliable.

### Classic Assumption Test

#### 1. Normality Test

The normality test was conducted by the Kolmogorov-Smirnov Test. Based on the test results, the significance value is more than significance degree (0,20 > 0,05). Therefore, this research had normal distribution.

#### 2. Multicollinearity Test

The multicollinearity test was conducted by the Tolerance-

VIF Test. Based on the test results, the Tolerance is more than 0,10 and VIF is less than 10,0. Therefore, this research had no multicollinearity problems.

### 3. Heteroscedasticity Test

The heteroscedasticity test was conducted by the Glejser Test. Based on the test results, the significance value is more than significance degree (0,223 > 0,05). Therefore, this research had no heteroscedasticity problems.

### The Hypothesis Analysis

It used a sample with total 102 respondents and the significance degree of 5% ( $\alpha = 0,05$ ).

### Determination Coefficient (Regression Model I)

Adjusted R square values were 0,726 which means that 72,6% of the dependent variable (Fraud Prevention) can be explained by the independent variables (Accountability, Transparency, and Internal Control), while the rest is explained by the other variables.

Model Summary				
Model	R	Adjusted R Square	Std. Error of the Estimate	
1	.857 <sup>a</sup>	.734	.726	1.543

a. Predictors: (Constant), PI, T, A

### T-Test

T-Table is 1,984. In general, the regression model in this research is:

$$Y = 4.436 + 0,566X_1 + 0,115X_2 + 0,539X_3$$

Annotation:

X1 = Accountability

X2 = Transparency

X3 = Internal Control

Y = Fraud Prevention

1. The Influence of Accountability on Fraud Prevention.

Based on the test results, the T-Value for Accountability is 5,464 and the significance value is 0,000. The first hypothesis (H1) is accepted because T-Value is more than T-Table (5,464 > 1,984) and the significance value is less than significance degree (0,000 < 0,05).

2. The Influence of Transparency on Fraud Prevention.

Based on the test results, the T-Value for Transparency is 0,922 and the significance value is 0,359. The second hypothesis (H2) is rejected because T-Value is less than T-Table (0,922 < 1,984) and the significance value is more than significance degree (0,359 > 0,05).

3. The Influence of Internal Control on Fraud Prevention.

Based on the test results, the T-Value for Internal Control is 6,324 and the significance value is 0,000. The third hypothesis (H3) is accepted because T-Value is more than T-Table (6,324 > 1,984) and the significance value is less than significance degree (0,000 < 0,05).

		Coefficients <sup>a</sup>				
		Unstandardized		Standardized		
		Coefficients		Coefficients		
		Std.				
Model		B	Error	Beta	T	Sig.
1	(Constant)	4.436	1.501		2.954	.004
	A	.566	.104	.410	5.464	.000
	T	.115	.125	.058	.922	.359
	PI	.539	.085	.482	6.324	.000

a. Dependent Variable: PF

**F-Test** hypothesis (H4) is accepted because F-Value is more than F-Table (90,321 > 2,70) and the significance value is less than significance degree (0,000 < 0,05).  
 F Table is 2,70. Based on the test results, the F-Value is 90,321 and the significance value is 0,000. The fourth

ANOVA <sup>a</sup>					
Model	Sum of Squares	Df	Mean Square	F	Sig.

1	Regression	645.523	3	215.174	90.32 <sub>1</sub>	.000 <sup>b</sup>
	Residual	233.468	98	2.382		
	Total	878.990	101			

a. Dependent Variable: PF  
 b. Predictors: (Constant), PI, T, A

**Moderated Regression Analysis (MRA)** 72,6% (Table 4.24). It showed that the adjusted R square increased 4,5% from the regression model I. Therefore, the fifth hypothesis (H5) is accepted because the adjusted R square increased from 72,6% to 77,1%.

Based on the test results, the adjusted R square of MRA is 0,771 or 77,1% while the adjusted R square of regression model I is 0,726 or 72,6%.

### Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.882 <sup>a</sup>	.778	.771	1.411

a. Predictors: (Constant), X1234, P, X123

## The Discussion of Hypothesis Analysis

### 1. The Influence of Accountability on Fraud Prevention

Based on the result of T-Test, T-Value is more than T-Table (5,464 > 1,984) and the significance value is less than significance degree (0,000 < 0,05). Therefore, the first hypothesis (H1) is accepted which means that Accountability partially influences Fraud Prevention in village funds management.

### 2. The Influence of Transparency on Fraud Prevention

Based on the result of T-Test, T-Value is less than T-Table (0,922 < 1,984) and the significance value is more than significance degree (0,359 > 0,05). Therefore, the second hypothesis (H2) is rejected which means that Transparency partially does not influence Fraud Prevention in village funds management.

### 3. The Influence of Internal Control on Fraud Prevention

Based on the result of T-Test, T-Value is more than T-Table ( $6,324 > 1,984$ ) and the significance value is less than significance degree ( $0,000 < 0,05$ ). Therefore, the third hypothesis (H3) is accepted which means that Internal Control partially influences Fraud Prevention in village funds management.

### 4. The Influences of Accountability, Transparency, and Internal Control Simultaneously on Fraud Prevention

Based on the result of the F-Test, F-Value is more than F-Table ( $90,321 > 2,70$ ) and the significance value is less than significance degree ( $0,000 < 0,05$ ). Therefore, the fourth hypothesis (H4) is accepted which means that Accountability, Transparency, and Internal Control simultaneously influences Fraud Prevention in village funds management.

### 5. The Influences of Accountability, Transparency, and Internal Control Simultaneously with

### Participation as moderation variable on Fraud Prevention

Based on the result of MRA, the adjusted R square of MRA is 0,771 or 77,1% while the adjusted R square of regression model I is 0,726 or 72,6% (Table 4.24). It showed that the adjusted R square increase 4,5% from the regression model I. Therefore, the fifth hypothesis (H5) is accepted which means that Participation moderates the influence of Accountability, Transparency, and Internal Control simultaneously on Fraud Prevention in village funds management.

## CONCLUSION

Based on result and discussion, the conclusions of this research are as follows:

1. Accountability partially influences Fraud Prevention in village funds management.
2. Transparency partially does not influence Fraud Prevention in village funds management.
3. Internal Control partially influences Fraud Prevention in village funds management.



4. Accountability, Transparency, and Internal Control simultaneously influences Fraud Prevention in village funds management.
5. Participation moderates the influence of Accountability, Transparency, and Internal Control simultaneously on Fraud Prevention in village funds management.

Pengendalian Internal dan Kompetensi SDM terhadap Implementasi Good Governance serta Implikasinya pada Pencegahan Fraud dalam Pengelolaan Keuangan Desa di Kabupaten Tangerang.

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### Recommendations

Based on the conclusions and research limitations, the recommendations are as follows:

1. The next research should be conducted in a larger area. It can be conducted in all villages of Pabelan District, Semarang Regency.
2. The next research should use other combinations of the independent variables, such as village apparatus competency, morality, good governance, and others.

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