

## The Role of Internal Control System and Spirituality on Fraud Prevention in Village Fund Management

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### ABSTRACT

*This study examines whether the internal control system, spirituality, and community participation prevent fraud in managing village funds. This study uses a survey method by distributing questionnaires offline. The objects used are 17 villages that receive village funds in Nusawungu District, Cilacap Regency. The number of respondents in the study was 85 village officials. Hypothesis testing using a structural equation model. The results showed that the internal control system and spirituality affected fraud prevention. Furthermore, fraud prevention involves the success of village fund management. However, community participation does not affect fraud prevention. This study was limited to one area with small number of sample, so the results may not be generalizable. Several previous research findings tested the internal control system, spirituality and community participation on the successful management of village funds partially. This research builds on previous findings with the structural method.*

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### ABSTRAK

*Penelitian ini bertujuan untuk menguji apakah sistem pengendalian internal, spiritualitas dan partisipasi masyarakat berpengaruh terhadap pencegahan kecurangan (Fraud) dalam keberhasilan pengelolaan dana desa. Penelitian ini menggunakan metode survey dengan kuesioner secara offline. Objek yang digunakan adalah 17 desa yang menerima dana desa di Kecamatan Nusawungu Kabupaten Cilacap. Jumlah responden penelitian ini adalah 85 perangkat desa. Hipotesis dianalisis menggunakan model persamaan structural. Hasil penelitian menunjukkan bahwa sistem pengendalian internal dan spiritualitas berpengaruh terhadap pencegahan kecurangan. Selanjutnya, Pencegahan kecurangan berpengaruh terhadap keberhasilan pengelolaan dana desa. Namun, partisipasi masyarakat tidak berpengaruh terhadap pencegahan kecurangan. Penelitian ini hanya dilakukan pada satu wilayah dengan jumlah sampel yang terbatas sehingga hasilnya kemungkinan tidak bisa digeneralisasi. Beberapa hasil temuan riset sebelumnya menguji sistem pengendalian internal, spiritualitas dan partisipasi masyarakat terhadap keberhasilan pengelolaan dana desa secara parsial. Penelitian ini mengembangkan metode penelitian sebelumnya dengan cara struktural.*

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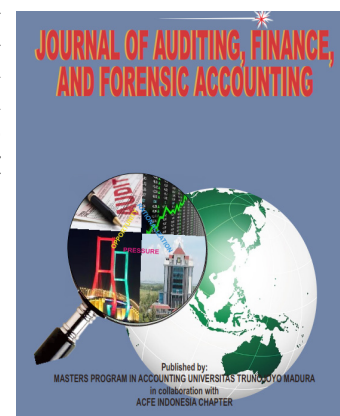
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### Keyword:

*Internal Control System, Spirituality, Participation, Fraud Prevention, Village Fund Management.*



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## 1. INTRODUCTION

Accountability for managing village funds is a form of accountability for achieving goals and objectives for managing village funds obtained from the central government periodically (Yesinia et al., 2018). Accountability is an essential focus for village governments to demonstrate responsibility and success in managing village funds (Aziiz, 2019). Therefore, good village fund management accountability indicates an accounting system that can provide reliable, accurate, accountable, and timely information (Eldayanti et al., 2020). In addition, the management of village funds is essential for the village government because it can explore and utilize various available resources efficiently and effectively to achieve the stated goals (Rudiarta et al., 2020).

Village funds are funds intended for villages and transferred through the Regency or City APBD to develop and empower rural communities. Village funds allocated by the central government are calculated based on population, poverty rate, area, and level of geographical difficulty (Eldayanti et al., 2020). According to Law No. 6 concerning village funds, the purpose of village funds is to improve public services, support the village economy, prevent development gaps between villages, and reduce poverty levels.

The allocation of village funds budgeted by the central government since 2015 is one of the methods used to assist each village in improving community welfare, carrying out physical and non-physical development, and developing the village economy (Pahlawan et al., 2020). The large allocation of village funds provided by the central government makes many villages need to apply general principles of village financial management such as routine, transparent governance, accountability, and beneficial to the community according to statutory regulations (Alwindria et al., 2020; Hafiez & Afrizal, 2021). Some of the obstacles that become serious problems are cases of misappropriation of village government officials' funds and the increasing number of village funds provided by the government (Purnamawati & Adnyani, 2019).

According to BPK (Badan Pemeriksa Keuangan), in cases of irregularities or corruption in village management, funds are caused by the minimal level of knowledge of village officials, which is not followed by supervision and assistance during financial management and reporting (Boedijono et al., 2019). Cases of irregularities in the management of village funds are an assessment of the performance and responsibility of the village government. This case shows that the internal control system and spirituality are essential things the village government owns to prevent fraud in the successful management of village funds (Yesinia et al., 2018).

Cases of irregularities in the management of village funds illustrate the low morality of each individual. Increasing individual ethics can be done by coaching each individual, such as increasing faith, purity and gratitude, and patience (Purnamawati & Adnyani, 2019). High morality can prevent someone from being tempted to commit fraud to reduce cases of irregularities in village funds

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(Martini et al., 2019). The internal control system is also fundamental in managing village funds because it can provide confidence in financial reports (Pahlawan et al., 2020; Puspa & Prasetyo, 2020). Therefore, a sound internal control system will create accurate and reliable information to produce accountable management of village fund allocations (Eldayanti et al., 2020;Febrian & Alamasyah, 2020).

The village's large number of work programs causes village government officials to require community participation in the excellent management of village funds. In practice, the village apparatus is obliged to submit information on the use of village funds. The community participates by offering suggestions or proposals to the village apparatus to manage village funds (Martini et al., 2019; Pahlawan et al., 2020). Therefore, community participation can reduce irregularities in the management of village funds and can prevent the inappropriate use of village funds (Boedijono et al., 2019; Atiningsih & Ningtyas, 2019).

There are inconsistent previous research findings, where several previous studies stated that the internal control system, participation, and spirituality had a significant effect on the management of village funds (Purnamawati & Adnyani, 2019; Alwindria et al., 2020; Wardhani & Purnamasari, 2021). Then, another study explained that the internal control system and spirituality had no significant effect on the management of village funds (Aziiz, 2019; Pahlawan et al., 2020; Yesinia et al., 2018). The difference between this research and previous research is the method used. Previous research partially tested (Eldayanti et al., 2020;Sari et al., 2019;Pahlawan et al., 2020). This study examines the hypotheses with the structural method because it can test several variables simultaneously and complexly (Atmadja & Saputra, 2017).

## **2. LITERATURE REVIEW AND HYPHOTESIS DEVELOPMENT**

### **Institutional Theory**

This section describes the institutional theory that forms the basis for this research. Terminologically, institutional comes from the word institution. In the big Indonesian dictionary (KBBI, institution has the meaning 1) institution; institutions; 2) something institutionalized by law, custom or custom; 3) the building where the activities of the association or organization are held. Institutional theory or institutional theory of thought is the formation of an organization due to pressure from the institutional environment which will lead to institutionalization (Nadila et al., 2021).

Some proponents explain that institutional theory is built based on individual behavior in organizations shaped by the environment (Scot, 2014). Institutional theory is also closely related to legitimacy theory, where organizations try to conform to their operating environment's norms, social values, beliefs, and expectations to be seen as legitimate or formal (Alwindria et al., 2020). The crucial institutional role is a process that cannot be

forgotten. In addition, an organization will continue to compete, not only for resources and customers but because of political power and institutional legitimacy (Febrian & Alamasyah, 2020). Therefore, several studies attempt to explain from an institutional perspective that organizational success will be influenced by several uncertainties such as strategy, structure, and management (Luthfiani et al., 2020; Aziiz, 2019). Other findings also show that the success of village fund management depends on its internal resources and controls (Eldayanti et al., 2020; Martini et al., 2019; Sari et al., 2019). Based on some of the arguments above, this is the reason why researchers use institutional theory to examine the factors that influence fraud prevention and the success of village fund management.

### **Internal Control System**

The management of village funds is fundamental for the village government to realize an accountable and transparent village fund report. Article 93 paragraph (1) of Law number 6 of 2014 states that village financial management includes: planning, reporting, administration, implementation, and accountability. The principles of village financial management consist of transparency, participation, accountability, disciplined and budgetary.

The internal control system plays an essential role in preventing and detecting fraud. The internal control system is designed to provide reasonable assurance in achieving operational objectives so that the village government produces reliable financial reports and complies with applicable regulations (Martini et al., 2019).

Internal control system is a method that can be used to monitor, direct and test human resources in every organization. The internal control system has an essential role in preventing fraudulent actions from successfully managing the Village Fund finance (Sari et al., 2019; Hermanto, 2019). Several studies have shown that an effective internal control system in an institution will prevent fraud and realize high integrity, improve ethics, and form an organizational structure that follows responsibilities (Martini et al., 2019; Eldayanti et al., 2020; Pahlawan et al., 2020). Based on some of the arguments above, the hypothesis of this research is:

H<sub>1</sub>: The internal control system has a positive effect on preventing fraud in the management of the village fund.

### **Spirituality**

Spiritual intelligence is the highest ability possessed by individuals to create positive values (Julianto & Dewi, 2019). Factors that influence spiritual intelligence are inner values such as responsibility, openness, trust, social care, and justice (Dewi & Gayatri, 2019). Spirituality is critical for each individual because it can create high morality to prevent problems such as asset abuse, corruption, and fraud in an organization (Aziiz, 2019). There are findings from previous research stating that spirituality positively prevents fraudulent actions in managing village funds (Purnamawati & Adnyani, 2019). Someone with a high level of

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spirituality will potentially work well and leave cheating so that the management of village funds can be carried out in an accountable manner. In addition, spirituality in each individual is also fundamental because it is believed that the better the individual's morality, the lower the tendency to commit fraud (Aziiz, 2019; Purnamawati & Adnyani, 2019). Based on some of the studies above, the hypotheses of this research are:

H<sub>2</sub>: Spirituality has a positive effect on preventing fraud in the management of village funds.

### **Community Participation**

Another factor that can prevent fraud in achieving successful village fund management is community participation (Pahlawan et al., 2020). Participation in fraud prevention can realize the allocation of village funds that are right on target, efficient and effective (Julianto & Dewi, 2019).

Participation is a form of active or pro-active participation in an activity (Solekhan, 2014). Several studies have stated that community participation significantly prevents fraud in managing village funds (Julianto & Dewi, 2019; Martini et al., 2019; Yesinia et al., 2018). Community participation is one of the driving factors for the success of village fund management and fraud prevention. The community provides suggestions or opinions, but the community is also involved in managing village funds. Some elements of community participation are involved in an activity, awareness of volunteerism, a pro-active attitude, and contributions made physically and non-physically (Pahlawan et al., 2020). Based on this description, the formulation of the third hypothesis in this study is:

H<sub>3</sub>: Community participation has a positive effect on preventing fraud in managing village funds.

### **Fraud Prevention**

Fraud prevention can be done by establishing policies, improving systems and procedures, operating effectiveness and efficiency, reliability of financial reports, and compliance with applicable laws and regulations to achieve its goals (Eldayanti et al., 2020). Therefore, fraud prevention activities have an essential role in successfully managing village funds (Sari et al., 2019).

Managing village funds in an area can be realized by preventing fraud (Aziiz, 2019). Several researchers reveal that fraud prevention affects the success rate of village fund management (Eldayanti et al., 2020; Sari et al., 2019). Fraud is a significant problem that must be prevented as soon as possible so that the company does not suffer losses and even bankruptcy; therefore, the company's management must take appropriate action to avoid fraud (Yesinia et al., 2018). The absence of fraud in village fund management reports is one of the goals to be achieved in every village government. This idea illustrates that fraud prevention is one of the crucial factors for the success of village fund management

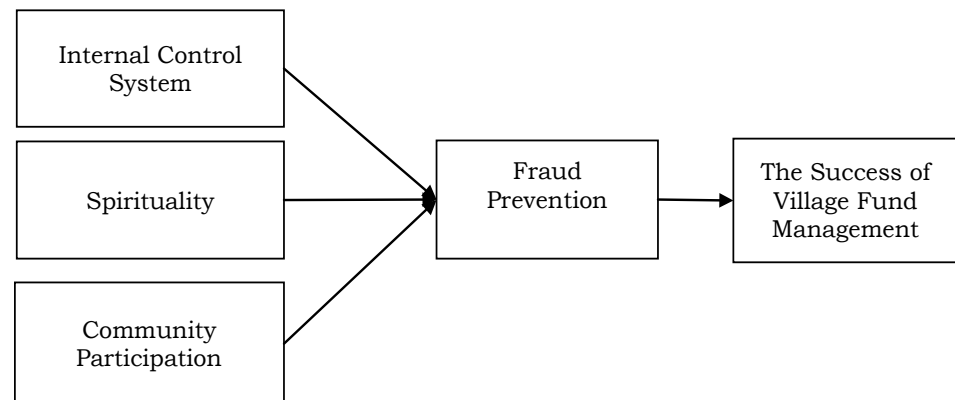
(Triani & Handayani, 2018). Based on the description above, the formulation of the fourth hypothesis of this research is:

H<sub>4</sub>: Fraud prevention has a positive effect on the success of village fund management.

**3. RESEARCH METHOD**

This research is quantitative research by distributing questionnaires to the respondents. Researchers surveyed 17 villages in Nusawungu District, Cilacap Regency. The sample was taken based on the non-probability sampling technique with purposive sampling because the number of populations that met the criteria was unknown. The requirements for research respondents are village officials who directly handle the management of village funds, namely: village head, village secretary, village treasurer, village supervisory board, head of government section, and head of development section. Following these criteria, the research was carried out by distributing 100 questionnaires to respondents (Likert scale 1 to 5).

The reason for using the object of research in Nusawungu District is that based on the 2020 APBD report, Nusawungu District is in the first rank of the largest recipient of village funds compared to several sub-districts that are in the former Kroya district. Nusawungu sub-district managed to implement four programs with funds of IDR 829,116,437.00 from a budget of IDR 847,039,610.00 so that there was a budget efficiency of 2.12%. In 2020 Nusawungu District is also in second place if based on the Community Satisfaction Index (Indeks Kepuasan Masyarakat), 87.2%.



**Figure 1**  
**The Research Model**

**Table 1**  
**Variable measurement**

Variable	Indicators
Internal Control System(Martini et al., 2019)	<ol style="list-style-type: none"> <li>1. Control environment</li> <li>2. Risk assessment</li> <li>3. Control activities</li> <li>4. Information and communication</li> <li>5. Monitoring</li> </ol>
Spirituality (Purnamawati & Adnyani, 2019)	<ol style="list-style-type: none"> <li>1. Action in thinking</li> <li>2. Behavior</li> <li>3. Motivation</li> </ol>
Community Participation (Pahlawan et al., 2020)	<ol style="list-style-type: none"> <li>1. Involvement in decision making</li> <li>2. Participation in the development process</li> <li>3. Participation in monitoring village fund reports</li> </ol>
Preventing Fraud (Eldayanti et al., 2020)	<ol style="list-style-type: none"> <li>1. Community involvement</li> <li>2. Implementation of regulations</li> <li>3. Compliance reporting</li> </ol>
The Success of Village Fund Management (Julianto & Dewi, 2019)	<ol style="list-style-type: none"> <li>1. Honesty and openness</li> <li>2. The accuracy of submitting village fund reports</li> <li>3. Compliance in making village fund reports</li> </ol>

Source: Processed Data, 2022

#### **4. RESULTS AND DISCUSSION**

This research was conducted for three months, from October to December 2021, by directly distributing questionnaires (offline). After the researchers succeeded in collecting data, the next stage was to test the quality of the data (validity and reliability tests) and test the hypothesis. The profiles of respondents in this study were grouped by age, gender, education, and tenure. The characteristics of the respondents are presented in table 2, with a total of 85 respondents. After analyzing the characteristics of the respondents, the next step is to test the hypothesis using SmartPLS. PLS analysis uses two approaches, namely the measurement model and the structural model (Ghozali, 2014). The measurement model uses a validity test with an AVE value (Table 3), outer loading value (Table 4), and cross-loading (Table 5). In addition, the measurement model also uses a reliability test using Cronbach alpha and composite reliability (Table 3).

**Table 2  
Respondent Characteristic**

	Respondent Criteria	Total	Percentage
Age	25-35 Year	25	30%
	35-45 Year	36	42%
	>45 Year	24	28%
Gender	Male	59	69%
	Female	26	31%
Occupation	Village secretary	17	20%
	Village treasurer	17	20%
	Village supervisory board	17	20%
	Head of government section	17	20%
	Head of development section	17	20%
Education	Others	59	69%
	Bachelor	26	31%
	<5 Year	41	48%
Tenure	5-10 Year	19	22%
	>10 Year	25	30%

Source: Processed Data, 2022

**Table 3  
Constructs Reliability and Validity**

	Cronbach's Alpha	rho-A	Composite Reliability	AVE
Internal Control System (X1)	0.879	0.890	0.912	0.674
Spirituality (X2)	0.825	0.842	0.895	0.740
Community Participation (X3)	0.857	0.882	0.896	0.634
Fraud Prevention (Y)	0.798	0.825	0.866	0.620
Village Fund Management (Z)	0.858	0.859	0.904	0.701

Source: Processed Data, 2022

The convergent validity test using the AVE value shows that all variables have an AVE value > 0.5; this means that all indicators used in this study are valid (Table 3). Meanwhile, for the test of descriptive validity using the outer loading value, which shows that there is one invalid indicator with a value of 0.677 or <0.7, while 20 indicators are said to be valid because they have a value of > 0.7 (Table 4). The next validity test uses the cross-loading value (Table 5). The value of cross-loading on the target variable, greater than the other variables, means that the indicators used in this study are valid. Reliability testing in this study showed that all constructs had Cronbach alpha and composite reliability values >0.7.



**Table 4  
Outer-Loading Value**

Internal Control System	Spirituality	Community Participation	Fraud Prevention	Village Fund Management
X1.1: 0.841	X2.1: 0.895	X3.1: 0.891	Y1: 0.839	Z1: 0.855
X1.2: 0.782	X2.2: 0.839	X3.2: 0.814	Y2: 0.846	Z2: 0.857
X1.3: 0.866	X2.3: 0.845	X3.3: 0.800	Y3: 0.776	Z3: 0.820
X1.4: 0.850	-	X3.4: 0.702	Y4: 0.677	Z4: 0.816
X1.5: 0.761	-	X3.5: 0.764	-	-

Source: Processed Data, 2022

**Table 5  
Cross-Loading Value**

Indicators	Internal Control System (X1)	Spirituality (X2)	Community Participation (X3)	Fraud Prevention (Y)	Village Fund Management (Z)
X1.1	0.841	0.317	0.786	0.352	0.286
X1.2	0.782	0.190	0.699	0.261	0.159
X1.3	0.866	0.292	0.584	0.325	0.253
X1.4	0.850	0.187	0.510	0.321	0.232
X1.5	0.761	0.135	0.345	0.255	0.193
X2.1	0.247	0.895	0.172	0.321	0.265
X2.2	0.231	0.839	0.269	0.258	0.249
X2.3	0.248	0.845	0.294	0.253	0.272
X3.1	0.646	0.270	0.891	0.289	0.251
X3.2	0.542	0.164	0.814	0.192	0.130
X3.3	0.676	0.258	0.800	0.269	0.224
X3.4	0.486	0.208	0.702	0.140	0.091
X3.5	0.490	0.189	0.764	0.263	0.210
Y1	0.372	0.392	0.297	0.839	0.772
Y2	0.304	0.343	0.216	0.846	0.796
Y3	0.238	0.111	0.233	0.776	0.697
Y4	0.241	0.099	0.203	0.677	0.470
Z1	0.328	0.373	0.269	0.789	0.855
Z2	0.243	0.308	0.180	0.747	0.857
Z3	0.197	0.113	0.206	0.728	0.820
Z4	0.156	0.211	0.154	0.713	0.816

Source: Processed Data, 2022

Table 6 shows the structural model testing using the R Square coefficient for fraud prevention and the managing village funds variable. The structural test results show that the R Square value is 0.192 for fraud prevention and 0.792 for village fund management. Therefore, these results provide an opportunity for further

research to examine various variables related to the successful management of village funds, such as integrity (Eldayanti et al., 2020)utilization of information technology (Karyadi, 2019) and transparency (Awaliah et al., 2019). Low R Square results are still acceptable in social science research because they are not used to predict models(Moksony, 1999). In addition to using R Square, the structural model test also uses VIF (Varian Inflation Factor), where the excellent VIF value is < 3 (Table 7).

The results of hypothesis testing are presented in Table 8 and Figure 2. Hypothesis testing uses the bootstrapping technique with a significance level of 5%. Table 8 describes the testing of the first hypothesis, which proves that the internal control system affects fraud prevention. This result follows the institutional theory, which explains that the internal control system can maintain and monitor the assets owned so that the organization can move towards a better direction (Yesinia et al., 2018). This shows that the village government must implement and maintain effective internal control because fraud prevention can start from internal control (Karyono, 2013). These results make it clear that internal control not only affects reliable financial reports but is also effective for all operations in village financial management (Karyadi, 2019). Internal control is a process designed and implemented by the local government and adopted by the village government to provide adequate certainty in achieving effective and efficient government activities, producing reliable financial reports, and compliance with applicable laws and regulations (Puspa & Prasetyo, 2020). The results of this study are consistent with previous research (Eldayanti et al., 2020; Sari et al., 2019; Pahlawan et al., 2020; Martini et al., 2019).

**Table 6  
R Square**

	R Square	Adj. R Square
Fraud Prevention	0.192	0.163
Village Funds Management	0.792	0.789

Source: Processed Data, 2022

**Table 7  
VIF Testing**

	Fraud Prevention	Village Funds Management
Internal Control System →Fraud Prevention	2.116	-
Spirituality→ Fraud Prevention	1.100	-
Community Participation → Fraud Prevention	2.112	-
Fraud Prevention →Village Funds Management	-	1.000

Source: Processed Data, 2022

**Table 8  
Hypotheses Testing**

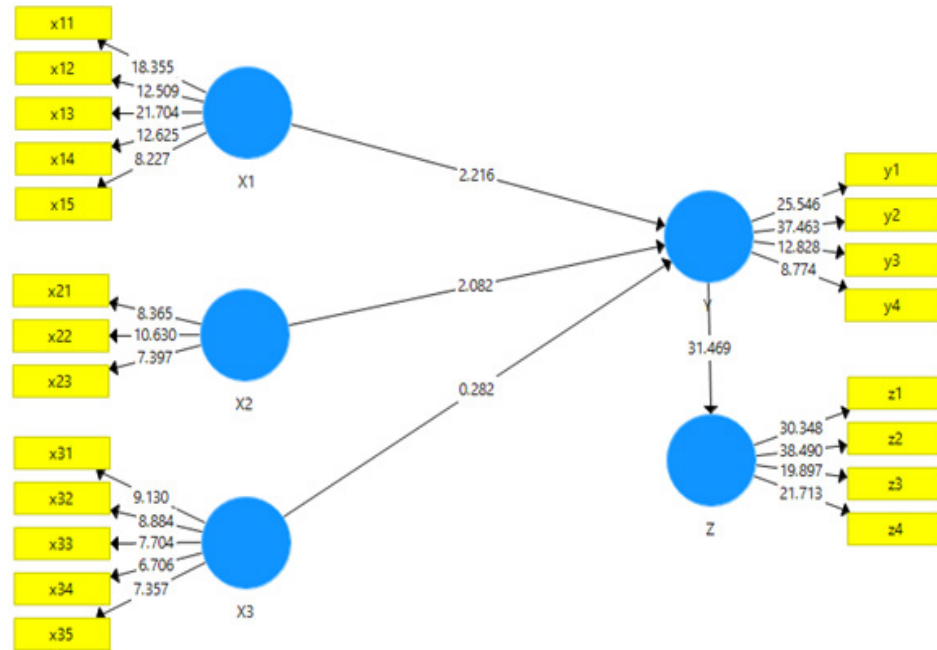
	Beta	Mean	SD	T Statistic	P- Value
Internal Control System → Fraud Prevention	0.281	0.260	0.127	2.216	0.027*
Spirituality → Fraud Prevention	0.237	0.245	0.114	2.082	0.038*
Community Participation → Fraud Prevention	0.035	0.073	0.123	0.282	0.778
Fraud Prevention → Village Funds Management	0.890	0.894	0.028	31.467	0.000**

\*\*Sig < 1%, \* sig < 5%

Source: processed data (2022)

Furthermore, the second hypothesis shows that spirituality significantly affects fraud prevention. The results of this study are relevant to institutional theory, which is creating a good organization must have competent employees and good spirituality. Village officials who have good spirituality or morals can prevent the misuse of assets in an organization (Dennyningrat & Suputra, 2018). Therefore, the spirituality of the village apparatus must be maintained so that the management of village funds can run without fraud or fraud (Purnamawati & Adnyani, 2019).

The third hypothesis shows that public participation has no significant effect on fraud prevention. This finding maybe since the community element in managing village funds in the village government has not been fully implemented. The mean test results on the community participation variable obtained the smallest mean value of 3.8, which indicates that community involvement in the village fund management process is still low. Information from respondents indicated that the community could provide input on the management of village funds through the MUSREMBANGDES. Still, the intensity was minimal because the community already believed in the governance of the village government. This result is in line with previous findings, which explained that community involvement in village fund management planning is smaller than involvement in development implementation so that other factors influence fraud prevention (Atmadja & Saputra, 2017; Pahlawan et al., 2020; Julianto & Dewi, 2019).



**Figure 2**  
**Bootstrapping Model**

Source: Processed Data, 2022

The results of the fourth hypothesis show that fraud prevention has a significant effect on the success of village fund management. The results of this study are in line with institutional theory with one implementation, namely the prevention of fraud in the management of village funds can help the village government create transparent and accountable reports so that the organization will develop and be better (Atmadja & Saputra, 2017). This study supports previous research, which explains that the management village fund will succeed with optimal fraud prevention (Eldayanti et al., 2020). Therefore, the village government must always look at the factors that can lead to fraud in the management of village funds to create success in managing village funds (Sari et al., 2019).

**5. CONCLUSIONS AND SUGGESTIONS**

Based on the analysis results in the previous section, it can be concluded that the internal control system and spirituality affect fraud prevention. In addition, fraud prevention affects the success of village fund management. However, participation has no significant effect on fraud prevention. The research has implications for the village government to increase community participation to realize transparent village financial management. Involvement from the community can increase the accountability of village fund management.

Like other studies, this study has two limitations: first, the limited number of samples, so that further research can expand the object of research and add respondents because a large selection

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can reflect the actual situation in the village government. Second, this study has limited variables; Future research can add public trust and supervision variables. Trust and supervision from the community can help organizations prevent fraud so village officials can realize successful village fund management.

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## **Village Fund Management**

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