

# The Influence of The Internal Control System And Accountability On Fraud Prevention In Village Financial Management

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## Abstract

This study aims to examine and analyze the influence of village internal control systems and accountability on fraud prevention in village financial management both simultaneously and partially. This type of research is survey research with quantitative methods and uses primary data. The population in this study is the village in Sigi Biromaru District, Sigi Regency. The sampling technique used in this study was purposive sampling, with 6 respondents in each village, namely 60 respondents. The analysis technique used warpPLS7.0 The results of this study indicate that internal control system has a partially positive effect and significant on fraud prevention in village financial management, and accountability has a partially positive effect and significant on fraud prevention in village financial management.

**Keywords:** Internal Control System, Accountability, Fraud Prevention.

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## Introduction

According to Law No. 6/2014 on Villages and Article 71 on Village Finance explains that village finances are all village rights and obligations that can be valued in money and everything in the form of money and goods related to the implementation of village rights and obligations. The guideline used in village financial management is Permendagri Number 20/2018 which includes village financial management starting from the process of planning, budgeting, implementing, administering, reporting, and accountability of village finances. The large allocation of village funds given by the State to the village must have consequences, namely the opportunity for certain people to commit fraud. Fraud can be defined as actions that are intentionally carried out so as to cause losses to certain parties and provide benefits to the perpetrators of fraud, either individuals or groups (Pebruary, 2020: 1).

Indonesia Corruption Watch (ICW) noted that corruption cases in the village budget sector were the most cases handled by law enforcement in 2019 compared to other sectors. ICW

data found that there were 46 cases of embezzlement in the village budget sector out of 271 corruption cases in 2019, with state losses in village budget corruption cases reaching Rp. 32.3 billion (Kompas, 2020).

The occurrence of fraud in the financial management of village funds can be prevented by optimizing the internal control system properly by improving the quality of internal control. The internal control system is one of the ways that can direct, supervise, and measure the resources of an organization, as well as prevent and detect embezzlement early. Without the implementation of good internal control, corruptors have the opportunity to commit corruption, by implementing internal control elements to the maximum, it can help prevent, provide opportunities, and reduce the level of corruption (Oktavia, 2021: 4).

Accountability in the implementation of the Village Law plays an important role because the Corruption Eradication Commission has conducted an assessment of the management of village funds and has a number of problems that provide opportunities for the government to commit criminal acts of corruption or fraud. Fraud occurs due to weak control systems and lack of supervision in financial management. Accountability in village government involves the village government in being accountable for the activities carried out, the accountability involves financial matters with the allocation of village funds as one of the components in it. Accountability is expected as a tool that can improve the quality and work of the government in order to make the government transparent and prioritize the interests of the community (Saputra et al., 2019: 169).

In 2020, the village head of Soulowe, Sigi Biromaru sub-district, Sigi Regency was named a suspect in the corruption of village funds for the 2017 budget totaling Rp.241,000,000. The Sigi Police Chief revealed that the village head was named a suspect based on an analysis of village fund budget management documents and village funds for the 2017 fiscal year reported by the community (Sigipos, 2020).

Prevention efforts can be carried out by implementing an internal control system and requiring fund management officials to always be transparent in carrying out their activities, because this can reflect their accountability in carrying out their mandate. Based on this phenomenon, it is deemed necessary to conduct research to obtain a comprehensive solution in preventing fraud by examining "The Effect of the Internal Control System and Accountability on Fraud Prevention in Village Financial Management in Sigi Biromaru District, Sigi Regency".

## Literature Review

### *Fraud Triangle Theory*

The Fraud Triangle was proposed by criminologist Donald Cressey in 1953. Based on his observations, he created three hypothetical criteria for criminal breach of trust:

1. Financial problems that cannot be shared
2. Knowledge of the particular work enterprise and the opportunity to breach trust
3. The ability to adjust one's self-perception in their mind that breach of trust is not criminal behavior.

Cressey (1953) hypothesized three criteria that must be present for deception: Rationalization allows a person to commit fraud by seeking justification for his unethical behavior. Rationalizations are personal justifications for their actions (Welss, 2005).

Individuals' fraudulent actions are influenced by rationalization as has been revealed by Cressey (1953) and several previous researchers. When a person can rationalize their fraudulent behavior, they will tend to commit higher fraud.

Krambia-Kapardis (2016) emphasizes the importance of rationalization because rationalization allows white-collar criminals to perceive themselves as morally responsible individuals who are only forced by unethical circumstances. According to Zimbelman et al. (2014), a person rationalizes dishonest actions in order not to feel guilty. In addition, perceived pressure is one of the reasons why someone commits fraud.

Pressure or motivation is related to efforts to achieve goals, namely the interaction of individuals with situations (Robin and Judge, 2007). The tendency of workers to commit fraud due to greed and personal financial pressure according to Rae and Subramaniam (2008) This pressure can be in the form of financial or non-financial pressure. Furthermore, opportunities are conditions or situations that allow a person to commit or hide dishonest acts (Cressey, 1953). The lower the likelihood of being caught in most situations, the higher the risk of fraud.

Opportunity refers to the capacity and power of employees to identify vulnerabilities and maximize the potential for fraud (Rae and Subramaniam, 2008). Perceived opportunity as an individual's perception that there are control weaknesses and the perception that the likelihood of fraud being detected is very small. This can occur due to weak internal company controls, lack of supervision and abuse of authority (Dorminey et al., 2012).

#### *Internal Control System*

Based on the regulations of the Minister of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia concerning the implementation of an internal control system, it explains that the internal control system is a complete way to achieve a goal in an organization or group that is carried out continuously by everyone within the organization to provide trust by carrying out activities that are fast and precise in making financial reports and can secure State assets. According to Government Regulation Number 60 of 2008, which discusses the Internal Control System is: "An integral process of actions and activities carried out continuously by the leadership and all employees to provide adequate assurance of the achievement of organizational goals through effective and efficient activities, reliability of financial reporting, safeguarding state assets, and compliance with laws and regulations."

#### *Accountability*

Accountability comes from the English language, namely accountability, which means accountability or a situation that is held accountable. According to Permendagri No. 20/2018 (Minister of Home Affairs, 2018), accountability for the financial management of village funds is the responsibility of all activities including planning, implementation, administration, reporting and accountability of village finances where it must be based on the principles of legal honesty and the process of financial management of village funds that are carried out.

#### *Fraud*

Fraud is a deviant act or unlawful act committed intentionally with a specific purpose that can benefit oneself and harm others. Prevention of fraud is an effort made to reduce or prevent things that cause fraud. The Indonesian Institute of Accountants in Solehah et al., (2020)

describes accounting fraud as:

1. Misstatements that arise from fraud in financial reporting are actions that are deliberately taken to harm by reducing the amount or falsifying financial statements.
2. Misstatements that arise from acts of abuse or embezzlement related to taking substantial assets that cause financial statements to not be in accordance with applicable accounting principles.

### *Village Financial Management*

Based on Permendagri No. 20/2018, Village Financial Management is all rights and obligations of the village in the form of money or goods related to the rights and obligations of the village. Village financial management is all activities that include planning, implementation, administration, reporting and accountability of village finances. Village finances are managed based on the principles of transparency, accountability, participation, and are carried out in an orderly and disciplined manner (Permendagri, 2018).

### *Hypothesis Development*

The internal control system plays a key role in realizing financial accountability. The weakness of the financial system in government agencies has occurred due to the weak design and implementation of the internal control system (Kawedar, 2010). Therefore, the government issued guidelines regarding the design and implementation of internal control systems that apply within the central government and local governments through Government Regulation Number 60 (PP, 2008) concerning Government Internal Control Systems. The Government Internal Control System (SPIP) is an integral process of actions and activities carried out continuously by leaders and all employees to provide adequate assurance of the achievement of organizational goals through effective and efficient activities, reliability of financial reporting, safeguarding state assets, and compliance with laws and regulations.

Based on a survey conducted by the Association of Certified Fraud Examiners (2012), weak internal control is the main cause of fraud. The same results were also found from the KPMG survey results cited in Huefner (2011), which proved that the most significant cause of fraud that occurred in government was weak internal control. With a good internal control system, organizations can minimize fraud and increase the chances of detecting errors in accounting made either intentionally or not (DeFond and Jiambalvo, 1991). In the Fraud Triangle Theory, the perception of opportunity explains that weak internal control provides an opportunity to commit fraudulent acts (Kenyon and Tilton, 2006; Dorminey et al., 2012).

The internal control system is a method of monitoring and measuring the resources of an institution that can prevent and prevent fraud. The relationship between the internal control system and fraud prevention in village financial management is that the higher the internal control system, the impact on fraud prevention. The results of this study are in accordance with research conducted previously by Islamiyah et al., (2020) Jayanti and Suardana (2019) and Widiyarta et al., (2017). The results of this study state that the internal control system has an effect on fraud prevention in village financial management. Internal control is an effort to prevent fraud in an agency or organization that can control accounting and financial activities or activities and procedures carried out in an agency. Based on this description, the hypothesis formulation in this study is:

H1: The internal control system has a positive effect on fraud prevention in village financial management.

Accountability is mandatory in village government where everyone is accountable for the management and implementation in a village in achieving predetermined goals. Accountability can affect the prevention of fraud in village financial management seen from the concept of accountability where if you can apply and understand it, it can show effectiveness in village financial management. This is in line with previous research conducted by Babulu (2020) and Saputra et al., (2019) accountability affects fraud prevention. Based on this description, the formulation of the second hypothesis problem in this study is:

H2: Accountability has a positive effect on fraud prevention in village financial management.

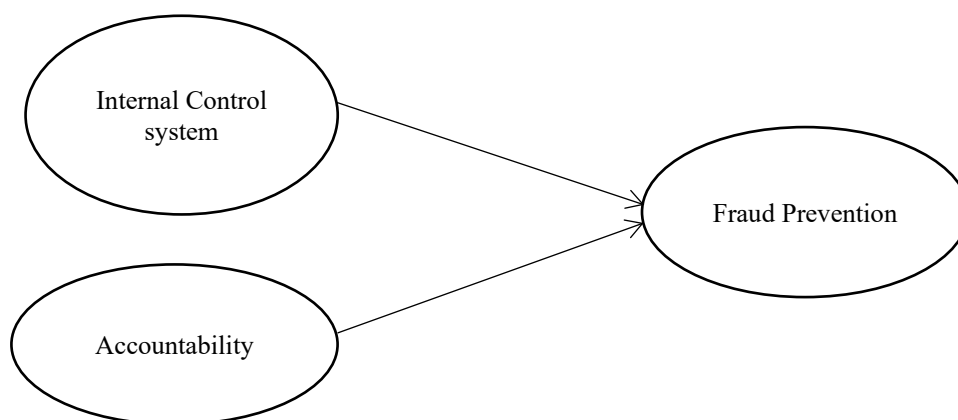


Figure 1. Conceptual Framework

**Research Methods**

This research uses a type of quantitative research with a survey method, which uses a sample of a population and uses a questionnaire as a data collection tool. The research location was carried out in 10 villages in Sigi Biromaru Sub-district, Sigi Regency. The population in this study were 10 villages in Sigi Biromaru District, Sigi Regency. The sampling technique used purposive sampling or determination of sample / respondent selection based on certain criteria with certain considerations. Based on Permendagri number 20 of 2018 regarding the implementation of village financial management consists of: Village Secretary, Head of Finance, Head of General Affairs, Head of Government, Head of Welfare / Development and Head of Service. Then the number of respondents in this study were 60 respondents. The data analysis technique uses Partial Least Square (PLS) analysis tool with Warp PLS software version 7.0 to test the hypothesis. The equation for the model above can be written as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + e_y \dots \dots \dots (1)$$

Information:

Y = Fraud Prevention in Village Financial Management

X1 = Internal Control System

X2 = Accountability

Iy = Constant

$\beta_1, \beta_2$  = Regression coefficient

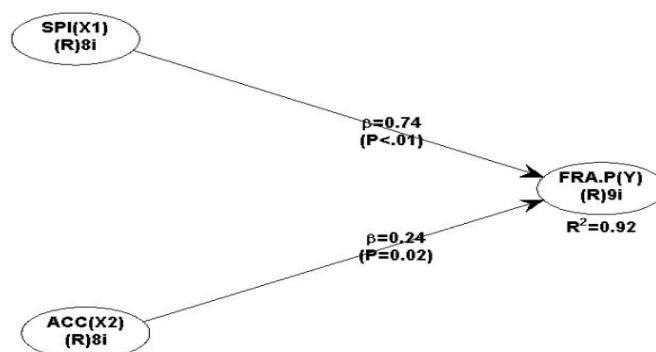
eY = Error

## Results and Discussion

**Table 1. Model Fit measurements**

Parameter	Value	P-value	Result
Average path coefficient (APC)	0.491, P<0.001	P < 0.05	Model fit
Average R –Squared (ARS)	0.925, P<0.001	P < 0.05	Model fit
Average adjusted R-squared (AARS)	0.922, P<0.001	P < 0.05	Model fit
Average block VIV (AVIF)	4.989,	Acceptable if $\leq 5 \leq 3.3$	Model fit
Ideally Average full collinearity VIF (AFVIF)	4.991	Acceptable if $\leq 5 \leq 3.3$	Model fit

Based on the fit model output in table 1 above, it can be seen that the Average Path Coefficient (APC) value = 0.491,  $p < 0.001$ , Average R-square (ARS) = 0.952,  $p < 0.001$ , Average adjusted R-squared (AARS) = 0.992  $p < 0.001$ , Average block VIV (AVIF) = 4.989, (acceptable if  $\leq 5$ , ideally  $\geq 3.3$ ) and Average full collinearity VIF (AFVIF) 4.991, (acceptable if  $\leq 5$ , ideally  $\geq 3.3$ ). The AVIF and AFVIF values as indicators of multicollinearity must be smaller than 5. Referring to these provisions, it can be concluded that this research model is fit. Structural model analysis using WarpPLS 7.0 based on measurement results with a complete structural equation model can be explained in Figure 1 as follows:



**Figure 1: Output WarpPLS 7.0-Full Model**

The adjusted  $R^2$  value for fraud prevention in village financial management (Y) is 0.92, meaning that the variation of the internal control system (X1) and accountability (X2) in influencing fraud prevention in village financial management (Y) is 92% and the remaining 8%

is explained by other variables outside the research model. If a comparison is made of the adjusted  $R^2$  value generated with the rule of thumb, then the structural model of this study is included in the very strong category where the adjusted  $R^2$  value of 0.92 is greater than ( $>$ ) 0.70.

### *Hypothesis Test*

Based on Figure 1 on the full model from the WarpPLS 7.0 output, the path coefficient value X1 (Internal control system)  $\rightarrow$  Y (fraud prevention in village financial management) is 0.74 and significant with a value of  $\rho < 0.01$ ; so it can be concluded that the ability of the internal control system has a positive and significant effect on fraud prevention. Based on the description above, it can be concluded that hypothesis 1 (H1) is accepted. The results of this study indicate that the internal control system increases fraud prevention in village financial management. Based on Figure 1 on the full model from the WarpPLS 7.0 output, the path coefficient value X2 (Accountability)  $\rightarrow$  Y (fraud prevention in village financial management) is 0.24 and significant with a value of  $\rho < 0.02$ ; so it can be concluded that accountability has a positive and significant effect on fraud prevention in village financial management. Based on the description above, it can be concluded that hypothesis 2 (H1) is accepted. The results of this study indicate that accountability can increase fraud prevention in village financial management.

## PEMBAHASAN

### *The effect of the internal control system on fraud prevention in village financial management.*

Village financial management is one of the crucial aspects in maintaining local economic stability and growth. Every government entity, including villages, is required to have a good internal control system to prevent the risk of fraud. The internal control system is a mechanism that enables effective and efficient monitoring of employee performance, policy implementation, and the use of village funds. With a solid internal control system, the village will be able to carry out its duties and responsibilities better, and can ensure transparent and accountable financial management. Internal control systems are not new to village financial management. In both government and private institutions, this system has become an integral part of operations to reduce potential risks and protect organizational assets. In the context of village financial management, the internal control system also has a central role in monitoring and controlling state assets and optimizing the performance of village officials. Therefore, the use of a good internal control system can be the main key in preventing and detecting fraud in village financial management.

The village head as a leader has a strategic role in ensuring the implementation of an effective internal control system. Through regular evaluations of internal controls, the village head can identify weaknesses in the village financial process and immediately take decisive action to correct them. These actions include strengthening oversight mechanisms, training employees in compliance, and increasing transparency in the financial management process. By taking these steps, village heads will create an environment that does not allow fraud to occur and foster a culture of discipline among village officials. It is also important for village governments to conduct a thorough risk analysis of potential violations in the recording and use of village funds. With an in-depth understanding of the likelihood of fraud, preventive measures can be more targeted and efficient. Village governments can identify areas that are most vulnerable to fraud risks and allocate appropriate resources to minimize these potential risks.

The results of previous studies that have been conducted by several researchers, such as Wulandari, Islamiyah et al., Jayanti and Suardana, and Widiyarta et al., have strengthened the positive and significant relationship between the internal control system and fraud prevention in village financial management. These research results provide a strong basis to strengthen the argument for the importance of internal control systems in the context of fraud prevention at the village level. These studies underline the importance of effective and continuous implementation of internal control systems in facing challenges in village financial management. To make the internal control system more effective in preventing fraud, several strategic steps can be taken. First, village governments should develop clear and standardized policies and procedures for financial management processes. These policies should include a clear division of duties and authority, strict reporting and monitoring mechanisms, and strict sanctions for violations.

Secondly, it is important to involve all village staff in the process of developing and implementing the internal control system. The higher the level of employee participation, the greater the awareness of the importance of compliance and accountability in village financial management. Through active participation, village employees can feel a sense of responsibility in maintaining the integrity and success of the internal control system. Third, information technology can be utilized to strengthen the internal control system. The use of modern financial software can improve efficiency and accuracy in performing financial tasks. In addition, technology-enabled systems can also provide a strong audit trail, simplify record-keeping, and enable greater transparency in the use of village funds. Fourth, education and training for village employees in compliance and ethics is critical to building a culture of professionalism and integrity. Training could include an understanding of internal control principles, handling conflicts of interest, and ethics in financial management. By prioritizing this education and training, it is expected that village employees will be more sensitive to the risk of fraud and willing to take steps to prevent it. Fifth, community participation should also be included in efforts to prevent fraud in village financial management. The community can act as external supervisors who help monitor and provide input on the implementation of programs and the use of village funds. With the active participation of the community, transparency in village financial management will increase, and the opportunity for fraud will be smaller. Through the implementation of the above measures, the internal control system will become stronger and can act as the frontline in preventing and overcoming fraud in village financial management. Strict monitoring, active participation of all relevant parties, and the application of sophisticated information technology will form an environment that does not allow fraud to occur and ensure professional and responsible village financial management.

In conclusion, the internal control system has a very important role in preventing fraud in village financial management. With the implementation of a good internal control system, the village can achieve organizational goals more effectively and prevent the risk of fraud that can harm the community. The importance of the internal control system is also supported by the results of previous studies which show a positive and significant correlation between the internal control system and fraud prevention. Therefore, strategic steps such as the development of clear policies, involvement of all village staff, utilization of information technology, education and training, and active participation of the community should be taken to strengthen



the internal control system in facing challenges in village financial management. Thus, villages can create a safer, more transparent, and accountable environment in their financial management, and provide optimal benefits for the entire community.

### *The Effect of Accountability on Fraud Prevention in Village Financial Management*

Effective financial management in villages is crucial for sustainable development and the welfare of local communities. One of the key factors in ensuring the proper utilization of village funds and preventing fraud is accountability. The correlation between accountability and fraud prevention has been the subject of several studies, and the results consistently highlight the importance of accountability in mitigating fraudulent practices. This discussion delves into the significance of accountability in village financial management, examining the research conducted in Sigi Biromaru Subdistrict and building upon the findings of previous researchers, Babulu (2020) and Saputra et al., (2019).

Accountability can be defined as the obligation of individuals or organizations to provide a transparent and accurate account of their actions, decisions, and the allocation of resources. In the context of village financial management, accountability plays a critical role in ensuring that the funds are used responsibly and for the benefit of the community. When accountability is embraced and implemented effectively, it fosters a culture of responsibility and honesty among those involved in the management of village funds. The research results from Sigi Biromaru Subdistrict indicate a positive and significant relationship between accountability and fraud prevention. This implies that as accountability improves, the variables of responsibility and honesty also increase. In other words, when individuals are held accountable for their actions, they are more likely to act responsibly and with integrity, reducing the likelihood of fraudulent activities. To understand the significance of accountability in fraud prevention, it is essential to examine the components of accountability that have been implemented effectively in Sigi Biromaru Subdistrict. One key aspect of accountability in village financial management is the adherence to applicable laws and regulations. When village authorities strictly follow legal guidelines regarding fund allocation and expenditure, they demonstrate transparency and a commitment to ethical practices. This not only deters potential fraudsters but also builds trust and confidence among the community members. Having a system of sanctions for individuals involved in fraudulent activities is crucial for promoting accountability. When potential wrongdoers know that they will face severe consequences for their actions, they are less likely to engage in fraudulent practices. The existence of sanctions acts as a deterrent and reinforces the message that dishonesty will not be tolerated.

Accountability is also reflected in how well the village authorities align their actions with the established vision and mission of the community. When programs and projects are in line with the community's goals, it demonstrates a commitment to responsible decision-making and effective use of funds. This alignment ensures that resources are channeled towards initiatives that truly benefit the community, reducing the risk of misappropriation. An integral aspect of accountability in village financial management is transparent financial reporting. Clear and accessible financial records allow for effective oversight and scrutiny, both internally and externally. Village authorities that are open about their financial management practices are more likely to identify and address potential issues before they escalate into fraud. The research conducted by Babulu (2020) and Saputra et al., (2019) further supports the importance of

accountability in preventing fraud in village financial management. Babulu's study likely provided valuable insights into the correlation between accountability and fraud prevention in a specific context, shedding light on potential challenges and best practices for maintaining accountability. Similarly, Saputra et al., (2019) may have explored the relationship between accountability and fraud prevention in a different region or setting, offering complementary findings to Babulu's research. By considering multiple studies on this topic, we can develop a more comprehensive understanding of the subject and draw more robust conclusions. In conclusion, accountability serves as a pivotal factor in preventing fraud in village financial management. The positive and significant effect of accountability on fraud prevention, as evidenced by the research in Sigi Biromaru Subdistrict and supported by previous studies, underscores its importance in ensuring the responsible and transparent use of village funds.

By emphasizing compliance with laws, imposing sanctions, aligning actions with the community's vision and mission, and maintaining transparent financial reporting, village authorities can enhance accountability and foster a culture of responsibility and honesty. Through these proactive measures, villages can safeguard their financial management processes, gain the trust of the community, and work towards sustainable development and prosperity for all. As we continue to explore and apply the lessons learned from research, we move closer to creating stronger, more accountable financial systems that empower local communities and combat fraud effectively.

## Conclusion

Based on the results of the analysis and discussion of the effect of the internal control system and accountability on fraud prevention in village financial management by conducting a survey on village officials in Sigi Biromaru District, Sigi Regency, the following conclusions can be drawn:

1. The internal control system has a positive and significant effect on fraud prevention in village financial management.
2. Accountability has a positive and significant effect on preventing fraud in village financial management.

This research was conducted in villages located in one sub-district, so the results obtained cannot represent the existence of other villages both at the sub-district level and within an area of the district. Sigi Regency is still relatively young as a result of expansion from Donggala Regency, so in many ways it still experiences various shortcomings and obstacles that are still in the stage of improvement as a newly expanded area. Based on the research results and conclusions above, several suggestions can be given as follows: The Internal Control System should be maximally implemented so that it can become a supervisory tool to prevent fraud, various things that still require more attention for government officials in the village are the application of rules that have become provisions as stipulated in the village fund management regulations. To improve accountability, village officials are expected to increase their knowledge, and actively participate in trainings conducted both at the sub-district level and at the district level, so that village government officials can increase their knowledge and skills in managing village funds. In carrying out their duties and responsibilities, especially in recording

and reporting finances, so that competence in this matter can prevent fraud. It is also expected that the village apparatus will improve services to the community and be able to carry out tasks with a full sense of responsibility for their respective duties. The village head is expected to evaluate the performance of village officials more often so that the programs implemented in the community can be carried out properly and it is hoped that the routine evaluations carried out can prevent fraud.

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