JURNAL ECONOMINA
Volume 5, Number 8, August 2026
Homepage: ejournal.45mataram.ac.id/index.php/economina
e-ISSN: 2963-1181

Determinants Of Village Fund Allocation Fraud Prevention: Morality, Transparency, And Accountability In Waru District

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Article History

Received: 26-07-2026
Revised: 05-08-2026
Published: 30-08-2026

Keywords: Accountability; Fraud; Morality; Transparency; Village Fund Allocation

ABSTRACT

This study analyzes the effects of morality, transparency, and accountability on fraud prevention in village fund allocation management in Waru Sub-District. A quantitative approach was used through questionnaires distributed to village officials in 17 villages. Respondents were selected by purposive sampling based on their understanding of village fund management. Data were analyzed using SEM-PLS with SmartPLS version 4. The results show that morality, transparency, and accountability have positive and significant effects on fraud prevention. Morality encourages ethical and integrity-based behavior, while transparency and accountability strengthen oversight and responsibility for fund management. These findings emphasize the importance of strengthening village governance through these three factors to minimize opportunities for fraud.

INTRODUCTION

The management of village fund allocations is a key manifestation of the central government's fiscal decentralization policy, designed to encourage infrastructure development, community welfare, and equitable economic growth at the village level. Given the large annual allocation of village funds, their management requires transparent, accountable, and integrated governance to ensure resources are utilized effectively. However, various forms of irregularities and *fraud* have been identified in practice, including budget misuse, fictitious financial reports, activity cost markups, and weak accountability mechanisms among village officials. This situation indicates that village fund management still faces significant challenges in achieving good village governance.

Fraud in the public sector refers to deliberate acts intended to gain personal or group advantage through violations of applicable regulations. *Fraud prevention* is a critical aspect of village fund management, as it directly impacts public trust in village government. Effective *fraud prevention* can be achieved through strengthening internal control systems, improving the competence of village officials, and instilling moral values, transparency, and accountability at every stage of village financial management. *Fraud prevention* is also a strategic step to minimize the potential for irregularities that could harm state finances and village communities.

Morality is a crucial factor influencing individual behavior in carrying out their duties and responsibilities. Morality reflects ethical values, integrity, and an individual's awareness of acting in accordance with social norms and applicable legal provisions. Village officials with high moral values tend to avoid fraud *because* they possess a strong sense of responsibility and commitment to the welfare of the community. Research by (Reskino et al., 2021) shows that the more moral an individual is, the greater their consideration for the welfare of others and the stronger their tendency to avoid fraud. Within the framework of *the Fraud Triangle Theory by (Cressey, 1953), fraudulent* behavior is influenced by pressure, opportunity, and rationalization. High morality can reduce an individual's tendency to rationalize *fraud*, thus supporting *fraud prevention efforts* in managing village fund allocations.

Beyond morality, transparency also plays a crucial role in preventing *fraud* . Transparency refers to the openness in providing relevant and publicly accessible information, enabling stakeholders to fairly assess the performance and utilization of public resources. A high level of transparency is associated with reduced corruption and increased efficiency in public resource management (Meilisa & Fadli, 2024). Disclosure of information allows the public to monitor the use of village funds, thereby minimizing the potential for irregularities. Based on *Agency Theory* , the relationship between the village government as *agent* and the community as *principal* leads to information asymmetry if the village government does not disclose information openly. Transparency is necessary to facilitate effective public oversight and strengthen public trust in village governance.

A further factor influencing *fraud prevention* is accountability, which reflects the ability of village officials to be accountable for all village fund management activities honestly and in accordance with applicable regulations (Meilisa & Fadli, 2024). Good accountability encourages village officials to work professionally and reduces the opportunity for abuse of authority. Accountable village fund management is realized through the preparation of clearer, more accurate, and verifiable financial reports that are accountable to the community and the government. Based on this, this study aims to examine and prove the influence of morality, transparency, and accountability on *fraud prevention* in the management of village fund allocations, in order to provide theoretical and practical contributions to the accounting literature in the public sector and as evaluation material for village governments to improve effective, transparent, and fraud-free village fund *management*.

Table 1. Previous research

Researchers	Variables	Research result	Research Gaps
(Aulia F et al., 2023)	Moral Sensitivity, Transparency, Accountability	Transparency and accountability have a significant impact on fraud prevention. Moral sensitivity has no significant impact.	Differences in the characteristics of research objects among village officials in Waru District.
(Azalia A et al., 2024)	Internal Control System, Apparatus Competence,	The internal control system and the competence of the	Transparency and accountability variables were not

	Morality	apparatus have a significant influence, while morality does not have a significant influence.	studied.
(Difajar Y & Nursiam, 2025)	Work Experience, Competence, Individual Morality	Work experience, competence, and individual morality have a significant influence on fraud prevention.	Transparency and accountability variables were not studied.
(Diadon M et al., 2025)	Apparatus Competence, Accountability, Morality, SPI	The four variables have a significant influence on fraud prevention in village fund management.	Transparency is not researched, grand theory is different.
(Raharja & Sulistyowati, 2023)	Civil Service Competence, Organizational Culture, Morality	Civil servant competence and morality have a significant influence. Organizational culture has no influence.	Transparency and accountability variables were not studied.

Source: Processed by researchers (2026)

Based on Table 1, previous research on *fraud prevention* in village fund management consistently points to several variables: morality, transparency, and accountability, staff competence, work experience, organizational culture, and internal control. However, inconsistent results were still found in the variables of morality and organizational culture, which showed no effect on *fraud prevention* . This discrepancy confirms that *fraud prevention* is influenced by several interrelated factors. Therefore, this study was conducted to strengthen empirical evidence by focusing on the variables of morality, transparency, and accountability in preventing *fraud* in the management of village fund allocations.

Figure 1 presents a conceptual framework that describes the relationship between the research variables, namely morality (X1), transparency (X2), and accountability (X3) as independent variables, and fraud prevention (Y) in the management of village fund allocations as the dependent variable.

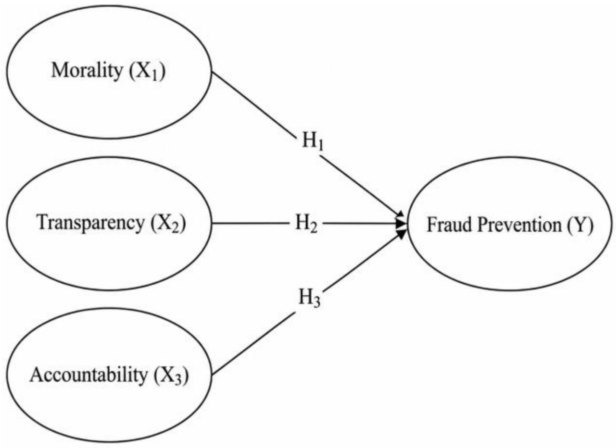

Figure 1. Conceptual framework

Source: Processed by researchers (2026)

Morality refers to an individual's ethical values and principles that govern their actions and decision-making. Morality reflects behavior characterized by honesty, integrity, and social responsibility in carrying out tasks. In the context of managing village fund allocations, individuals with high moral values tend to act in accordance with prevailing social norms and demonstrate positive behavior (Fathia J & Indriani M, 2022). The morality of village officials is an important factor in efforts to minimize *fraud practices* . Based on *the Fraud Triangle Theory* (Cressey, 1953), *fraud* is driven by pressure, opportunity, and rationalization. Individuals with high morality are less likely to engage in fraudulent practices due to their strong ethical awareness and sense of responsibility. Based on this description, the following hypothesis is proposed:

H1: Morality has a positive and significant effect on fraud prevention in the management of village fund allocations.

Transparency can be defined as the principle of openness that guarantees the public's right to access information regarding the implementation of village government regarding the management of village fund allocations, including decision-making and the implementation of planned programs. The implementation of transparency is very important in the function of village government as a form of obligation to the community and the central government. Village officials have the authority to make policies and planned programs (Minister of Home Affairs Regulation Number 20 of 2018 (Village Financial Management), 2018). This information transparency can minimize fraudulent acts, making transparency an important instrument to protect village finances from fraudulent behavior that may occur (Aulia F et al., 2023). Based on this description, the proposed hypothesis is as follows:

H2: Transparency has a positive and significant effect on fraud prevention in the management of village fund allocations.

Accountability refers to the responsibility of village officials in managing village fund allocations in accordance with applicable regulations. Accountability reflects the ability of village officials to prepare honest, accurate, and accountable financial reports. Good accountability will increase public trust in village governance and reduce the opportunity for fraud. Accountability is an integrity mechanism in budget management that includes information transparency and regular disclosure of the use of public resources (Pemendesa, 2023). Based on *Agency Theory* (Jensen & Meckling, 1976), accountability requires reporting, evaluation, and supervision of the management of village fund allocations. When accountability is applied consistently, the opportunity for *fraud* can be reduced because every action must be accountable. Based on the description above, the proposed hypothesis is:

H3: Accountability has a positive and significant effect on fraud prevention in the management of village fund allocations.

RESEARCH METHODS

This study uses a quantitative approach with an associative design to analyze the influence of morality, transparency, and accountability on *fraud prevention* in the management of village fund allocations. This approach was chosen because the study aims to examine the relationship between variables through statistical analysis of numerical data. Primary data were collected directly from respondents through a questionnaire with a Likert scale assessment of 1-5. The study population consisted of 85 village officials in Waru

District who were actively involved in the management of village fund allocations, including the Village Head, Village Secretary, Head of Financial Affairs, Head of Planning Affairs, Head of Welfare Section. The sampling technique used *Purposive sampling* with position criteria based on the duties and authority of village officials' understanding of the village fund allocation management process.

the Structural Equation Modeling-Partial Least Square (*SEM-PLS*) software *SmartPLS* version 4. Data analysis includes two main stages, namely the evaluation of *the outer model* and *the inner model* . The evaluation of *the outer model* was carried out through testing convergent validity, discriminant validity, *composite reliability* , and Cronbach's alpha. The analysis of *the inner model* was carried out through the determination coefficient test (R-Square), *Goodness of Fit Test* , and Hypothesis Test to determine the influence of morality, transparency, and accountability on *fraud prevention*.

The independent variables in this study consist of morality (X1), transparency (X2), and accountability (X3), while the dependent variable is *fraud prevention* (Y). Morality is measured using indicators of honesty, responsibility, and avoidance of abuse of office. Transparency is measured through indicators of information openness, ease of access to information, and community involvement in supervision. Accountability is measured using indicators of village apparatus compliance, village fund accountability, and reporting and evaluation practices. *Fraud prevention* is measured through indicators of knowledge about *fraud acts*, ability to prevent fraud, and attitudes towards fraud acts.

RESULTS AND DISCUSSION

Outer Model

Convergent Validity

The convergent validity of a measurement model with reflective indicators can be analyzed through the correlation between item or indicator scores and construct scores.

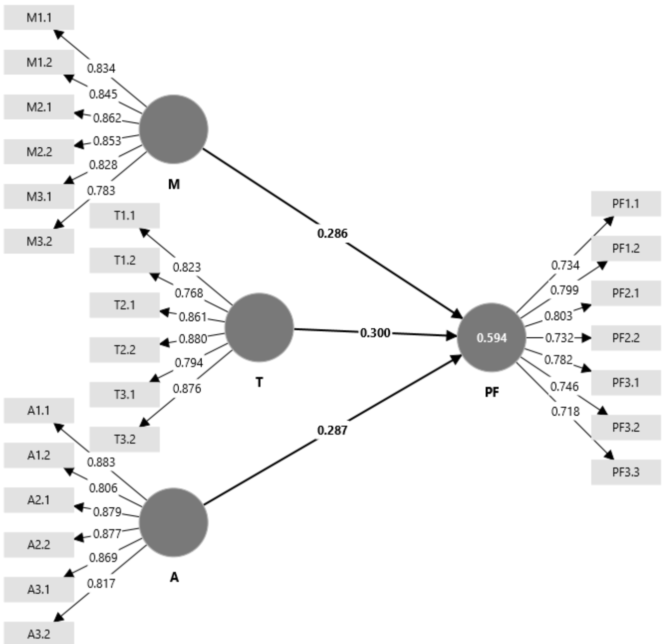

Figure 2. Outer model

Source: Data processed using SmartPLS 4 (2026)

A construct is considered to have adequate convergent validity if its outer loading and AVE values reach or exceed 0.5. This correlation is referred to as *the loading factor* (Sugiyono, 2022). An indicator is considered reliable if its correlation value is positive and greater than 0.5.

Table 2. Outer loading results

Indicator	PF	M	T	A	AVE
PF1.1	0.734				0.578
PF1.2	0.799				
PF2.1	0.803				
PF2.2	0.732				
PF3.1	0.782				
PF3.2	0.746				
PF3.3	0.718				
M1.1		0.834			0.697
M1.2		0.845			
M2.1		0.862			
M2.2		0.853			
M3.1		0.828			
M3.2		0.878			
T1.1			0.823		0.697
T1.2			0.768		
T2.1			0.861		
T2.2			0.880		
T3.1			0.794		
T3.2			0.876		
A1.1				0.883	0.732
A1.2				0.806	
A2.1				0.879	
A2.2				0.877	
A3.1				0.869	
A3.2				0.817	

Source: Data processed using SmartPLS 4 (2026)

Convergent validity was assessed to evaluate the validity of each relationship between latent variables. Based on Table 2, each item in each of the studied variables showed outer loading and Average Variance Extracted (AVE) values exceeding 0.5. This indicates that all measurement items in this study met convergent validity standards and can be considered valid.

Discriminant Validity

Discriminant validity is evaluated by comparing the *cross-loading values* between measurement items and their related constructs. When the *cross-loading value* of each item is higher than the intended construct compared to other constructs, discriminant validity is considered fulfilled. Further evaluation uses the *Fornell Larcker criteria*, namely a measurement model based on the AVE value between constructs.

Table 3. Fornell-Larcker discriminant validity

AVE	A	M	PF	T
A	0.732			
M	0.666	**0.835**		
PF	0.675	0.681	**0.760**	
T	0.661	0.679	0.684	**0.835**

Source: Data processed using SmartPLS 4 (2026)

As shown in Table 3, the *Fornell-Larcker calculation* shows that the correlation values between variables remain below the respective AVE values (shown in bold), ensuring that all indicators for each variable meet discriminant validity. The AVE values for all four constructs exceed 0.5, indicating that the measurement model demonstrates discriminant validity. Thus, each indicator reflects its own construct more strongly than the other constructs.

Reliability Test

Cronbach's alpha and *composite reliability* in *SmartPLS* measure the extent to which a construct demonstrates high reliability. An item is considered reliable if its value exceeds 0.7 (Sholihin M & Ratmono D, 2021).

Table 4. Reliability test results

Variables	Cronbach's Alpha	Composite Reliability (rho_a)
Morality (X1)	0.913	0.914
Transparency (X2)	0.912	0.916
Accountability (X3)	0.927	0.929
Fraud Prevention (Y)	0.878	0.882

Source: Data processed using SmartPLS 4 (2026)

Based on the results of the reliability test, it can be seen that all variables and indicators in this study demonstrated a satisfactory level of reliability, with values exceeding 0.7. Thus, all variables were declared reliable and capable of producing consistent measurements.

Inner Model Analysis

Coefficient of Determination Test (R-Square)

The inner model , or structural model, is used to evaluate the relationships between constructs. Structural model evaluation is performed using R-Square for dependent constructs.

Table 5. Results of the coefficient of determination test

	R Square	R Square Adjusted
Fraud Prevention	0.594	0.578

Source: Data processed using SmartPLS 4 (2026)

Table 5 above presents the R-Square value. The R-Square value obtained is 0.594, meaning that the variables of morality, transparency, and accountability together explain 59.4% of the variance in the *fraud prevention variable* . The remaining 40.6% is caused by factors other than the variables studied.

Goodness of Fit Test

Goodness of Fit test in this study was tested using the Q-Square *predictive relevance value*, which serves as an indicator to assess how well the model is able to predict data. If the Q-Square value is greater than 0, then the model is declared to have predictive *relevance*. Conversely, if it is less than 0, then the model is considered to have no predictive ability. The Q-Square value in this study was calculated using the formula:

Q2= 1-(1-R2)
Q2= 1-(1-0.594)
Q2= 0.594

The calculation results show that this model has good *predictive relevance.*

Hypothesis Testing

Hypothesis testing is conducted to determine the effect of each independent variable on the dependent variable. This statistical ratio serves as an instrument for determining the significance value and the influence between the variables studied. If the hypothesis is significant, it is accepted; if it is not, it is rejected. The analysis measures significance by a p-value <0.05; conversely, a p-value >0.05 is considered insignificant (Hardisman, 2021).

Table 7. Path coefficient

Hypothesis	*Original Sample (O)*	*Sample Mean (M)*	*Std. Dev (STDEV)*	*T Statistics*	*P Values*
Morality > Fraud Prevention	0.286	0.283	0.103	2,778	0.005
Transparency > Fraud Prevention	0.287	0.306	0.111	2,354	0.007
Accountability > Fraud Prevention	0.300	0.295	0.122	2,704	0.019

Source: Data processed using SmartPLS 4 (2026)

From the table above shows the positive influence of independent variables (morality, transparency, and accountability) H1 morality of p-value 0.005> 0.05 based on decision making then there is an influence of morality on *fraud prevention*. H2 transparency of p-value 0.007> 0.05 based on decision making then there is an influence of transparency on *fraud prevention*. H3 accountability of p-value 0.019> 0.05 based on decision making then there is an influence of accountability on *fraud prevention*. The results of hypothesis testing show that morality, transparency, and accountability have a significant effect on *fraud prevention* in the management of village fund allocations.

The Influence of Morality (X1) on *Fraud Prevention* (Y)

The path coefficient of the Morality variable on *Fraud Prevention* in the management of village fund allocation is 0.286, with a t-statistic of 2.778 which exceeds the t-table value of 1.96, with p less than 0.05. These results indicate that H01 is rejected, indicating that the first hypothesis is accepted. Thus, Morality has a direct, significant, and positive effect on *Fraud Prevention* in the management of village fund allocation.

The Effect of Transparency (X2) on *Fraud Prevention* (Y)

The results of the second hypothesis test indicate that the relationship between the Transparency and *Fraud Prevention variables* in the management of village fund allocations shows a path coefficient of 0.300 with a t-statistic of 2.704, which exceeds the t-table value of 1.96 and is statistically significant at p less than or equal to 0.05. These results indicate that H02 is rejected and Ha2 is accepted, so the second hypothesis is accepted. This means that Transparency has a direct, significant, and positive effect on *Fraud Prevention* in the management of village fund allocations.

The Effect of Accountability (X3) on *Fraud Prevention* (Y)

Accountability has a positive effect on *Fraud Prevention* in the management of village fund allocation with a path coefficient of 0.287 and a t-statistic of 2.354, which exceeds the t-table value of 1.96, with a significance level of p less than 0.05. These results indicate that H03 is rejected, which means the third hypothesis is accepted. This indicates that Accountability has a direct, significant, and positive effect on *Fraud Prevention* in the management of village fund allocation.

Discussion

Morality Has a Significant Positive Influence on *Fraud Prevention*

Based on the results of the hypothesis test, it can be concluded that morality has a positive and significant effect on *fraud prevention* in the management of village fund allocations. This indicates that the higher the level of morality among village officials, the greater the likelihood of minimizing fraud . The morality of village officials plays a crucial role in the management of village fund allocations, as the large financial budget of village funds can lead to misuse or fraud. With high moral integrity, village officials will make wiser decisions and carry out their assigned responsibilities in managing village fund allocations.

The results of this study support *the Fraud Triangle Theory* (Jensen & Meckling, 1976), which explains that one of the causes of *fraud* is individual rationalization. Morality is a crucial factor that can control an individual's behavior to prevent fraudulent acts that violate legal and ethical norms. This research aligns with research conducted by (Sariwati Ni & Sumadi Ni, 2021) and (Adyaksana R et al., 2024) which states that individual morality has a positive effect on *fraud prevention* . However, this study disagrees with (Aulia F et al., 2023) which states that morality has no significant effect on *fraud prevention* . This is because *fraud* is influenced not only by morality but also by economic pressures, opportunities, and weak internal control systems.

Transparency Has a Significant Positive Impact on *Fraud Prevention*

Based on the results of the hypothesis test, transparency was found to have a positive and significant effect on *fraud prevention* in the management of village fund allocations. This indicates that the higher the level of transparency implemented by the village government, the more effective *the fraud prevention efforts* . Transparency strengthens public oversight of village fund budget use, thereby minimizing the potential for fraudulent activity.

The results of this study are in line with *Agency Theory* (Jensen & Meckling, 1976), which emphasizes the importance of information transparency in creating a clean, effective, and fraud-free government. This research is in line with research conducted by (Rahmawan F & Fajar S, 2024) and (Lay M & Karno, 2025), which stated that transparency has a positive impact on preventing *fraud* in the management of village fund allocations. However, the results of this study are not in line with research (Saputra D & Fitriwati L, 2023) which stated that transparency has no effect on preventing *fraud* because information disclosure by the village government is still only a formality and is not fully understood by the community.

Accountability Has a Significant Positive Impact on *Fraud Prevention*

Based on the results of the hypothesis test, accountability was found to have a positive and significant effect on *fraud prevention* in the management of village fund allocations. This indicates that the better accountability is implemented in the management of village fund allocations, the greater the efforts to minimize *fraudulent behavior* . Accountability, manifested through the preparation of accurate financial reports, the implementation of activities in accordance with applicable procedures, and the evaluation and oversight of village fund budgets, can foster effective and targeted village financial management.

The results of this study support *Agency Theory* (Jensen & Meckling, 1976), which explains that the relationship between the village government as *agent* and the community as *principal* requires accurate and clear accountability in village financial management. Accountability is a crucial factor in creating good governance within the village government environment. This research aligns with the findings of research by Putri et al., 2024 and Prasetyo Y et al., 2023, which found that accountability has a positive effect on *fraud prevention* in the management of village fund allocations.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the research findings and data analysis that have been conducted, it can be concluded that morality, transparency, and accountability simultaneously have a significant and positive effect on *fraud prevention* in the management of village fund allocations in village officials in Waru District, Sidoarjo Regency. The research findings on the three variables of morality, transparency, and accountability together are able to increase the effectiveness of *fraud prevention* in the management of village fund allocations. Partially, the higher the level of morality of village officials, the more optimal it can minimize *fraud prevention efforts,* because strong moral values encourage village officials to work honestly, responsibly, and avoid abuse of authority. Similarly, transparency of information regarding the management of village fund allocations strengthens community participation in supervision, thereby minimizing opportunities for *fraud* . In addition, the implementation of good accountability in the management of village fund allocations supports *fraud prevention efforts,* because every use of the budget can be accounted for administratively to stakeholders and to the community.

Managerial Implications

The findings of this study have practical implications for village governments in Waru District, Sidoarjo Regency, in their efforts to prevent *fraud* in the management of village fund allocations. Given that morality, transparency, and accountability have been proven to influence *fraud prevention efforts* , village governments are advised to strengthen ethical development, strengthen integrity, and instill the values of honesty and responsibility as village officials in carrying out their governmental duties. Implementation of public information disclosure regarding the management of village fund allocations also needs to be strengthened to enable community participation in monitoring village governance. Furthermore, improving the quality of financial reports and village accountability systems is necessary to ensure that all budget expenditures can be clearly and appropriately accounted for in accordance with applicable regulations.

Suggestion

This study has several limitations that need to be considered when interpreting the findings. First, the study was conducted only among village officials in Waru District, Sidoarjo Regency, so the results cannot be generalized to other villages. Second, the study used a quantitative approach through a questionnaire distributed using a Likert scale of 1-5, so respondents' answers depended heavily on their level of honesty, understanding, and individual perception of the questions. Third, the study only used three independent variables: morality, transparency, and accountability, while other factors may also influence *fraud prevention* in the management of village fund allocations. For future research, it is recommended to expand the scope of the study area, add variables such as internal control systems and village official competencies, and use more comprehensive analytical methods to gain a deeper understanding of *fraud prevention* in the management of village fund allocations.

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