



VILLAGE'S STRATEGIC IN FACING POTENTIAL FRAUD ON SISTEM KEUANGAN DESA (SISKEUDES)

¹Kezuya Audela, ²Felicia A. Hadiluwarsa, ³Ika Kristianti
^{1,2,3}Universitas Kristen Satya Wacana, Salatiga, Indonesia
Email: ika.kristianti@uksw.edu

ABSTRACT

This study will identify the village's ability to deal with potential fraud in the management of the village financial system. An increase in the allocation of village funds that is not followed by progress and good village financial management can increase fraud. In response to this, the Government facilitate internal control related to the management of village funds through SISKEUDES. Therefore, it is necessary to see Village X's SISKEUDES management during Covid-19 pandemic, where economic conditions in Indonesia weakened. In Covid-19 pandemic, The Government has increased the amount of village fund allocations so that the opportunity to commit fraud during economic pressure experienced by the community is increasingly wide open. The research was conducted in Village X using a qualitative descriptive method. The data was obtained through the process of interview with village heads, treasurers. Analysis technique used is data triangulation. The results of the study state that the possibility of fraud in Village X is quite significant because SISKEUDES can be accessed by all village officials, no regular change of username and password, no supervision in document input, the low educational background of the majority of Village X residents. In addition, research also shows that increasing village fund allocations are not in line with progress and good fund management. This research can be a evaluation and a reference in developing existing regulations to improve defense capabilities in managing the village financial system also can be helpful for related agencies, as the development of internal control for optimal system management.

Keywords : *fraud, internal control. SISKEUDES, strategy*

1. INTRODUCTION

Undang Undang Republik Indonesia Nomor 6 Tahun 2014 Pasal 1 ayat 1 defines the village as a legal community unit with territorial boundaries and the authority it has to

manage and regulate the interests of the village community, and a government based on traditional rights that are trusted by the system of Government of the Republic of

Indonesia, and the rights of origin (P. R. Indonesia, 2014). Since the enactment of the law, the village is no longer the object of the central Government or local Government but has become one of the main subjects who have the authority to determine their future. (Abdurahman, 2017). This is done by the central Government so that each village can develop independently (Wilma & Hapsari, 2019). The Government provides funds and authority to manage these funds for the community's welfare in the village, with draft rules that apply to collecting village funds, such as prioritizing transparency, accountability, efficiency, and effectiveness in its implementation (Pratiwi & Pravasanti, 2020). Application of the Undang Undang Republik Indonesia Nomor 6 Tahun 2014 is expected to provide progress and welfare of rural communities through the construction of village facilities and infrastructure, which will increase every year, based on an increase in the allocation of village funds from the central Government (Ismail, Widagdo, & Widodo, 2016).

The increasing allocation of village funds from the Government to villages is not in line with progress and good fund management. Village heads carried out the discovery of several fraud cases over the management of village funds. (Poima & Hapsari, 2020). This increase in village funds is based on the increasing need for village governments to finance village programs (Arthana, 2019). Various modes carried out by perpetrators of village fund fraud include cases of embezzlement of funds, misuse of

funds, cases of fictitious reports, and others. (Alfaruqi & Kristianti, 2019). Since January 2015, the KPK has conducted a study of villages throughout Indonesia and found four aspects of the 14 findings, namely regulatory and institutional elements, supervision aspects, human resources, and management. (Amrul & Khotmi, 2016). The lack of access to information, the low competence of the village community, the number of funds allocated to the village, and the use of a new financial information system to the town can lead to potential fraud and misuse of village funds. (Seputro, Wahyuningsih, & Sunrowiyati, 2017).

Several studies related to village fund fraud prevention strategies have been carried out. Simamora & Fatira AK. (2019) explained that attaching local cultural values to the local area can prevent fraudulent management in village funds. Wibisono (2017) demonstrated that efforts to prevent fraud could be carried out by direct supervision and monitoring village development by village communities by responding to the village annual report. (Wonar, Falah, & Pangayow, 2018) stated that problems in managing village funds need to be balanced with planning from a sound governance system, carrying out routine supervision, and balancing the ability, technical competence of the Village Apparatus given the authority. Research conducted by Seputro et al. (2017), strategies that can be taken to prevent fraud include the practice of implementing e-budgeting in village finances, the need for improvement in managing HR competencies, and village financial assistance.

Based on previous phenomena and research, this study will identify the village's ability to deal with potential fraud in the management of the village financial system. That may occur in village X. This study was conducted to map the village's ability to deal with potential fraud in operational activities. Fraud often occurs due to several factors, including opportunity, pressure, and rationality. Donald Cressey first coined the fraud triangle in 1950 (Utama, Ramantha, & Badera, 2018). Opportunities to commit fraud are often based on a lack of control by the authorities. Suboptimal supervision is suspected to be another factor in fraudulent behavior. Pressure from within and external parties also triggers fraud within the entity. The main factors in the force are financial stability, individual needs, and financial targets (Rachmawati, 2014). Rationality in fraudulent behavior can be seen from the surrounding behavior that seems to approve of the behavior.

The object of this research is the village financial system in X Village, Karimunjawa District. The ability to use siskeudes which began

in 2018 in the village, is quite good and managed by village officials. Supervision of the use of siskeudes is not well implemented. Most of the people of Village X have a low level of education, so it is unlikely that the community will know things related to village finances. In this case, there is a possibility that the village apparatus will have a more significant opportunity to commit fraud because they feel that the community will not understand the actions of the village apparatus concerning the management of village funds. In this case, there is a potential for fraud in the use of the village financial system. This research is expected to be useful for Village X as a form of evaluation and a reference in developing existing regulations to improve defense capabilities in managing the village financial system. This research also can be helpful for related agencies, as the development of internal control for optimal village system management. For academics, this research is supposed to describe the village's ability to manage the village financial system, and this empirical evidence can be used as additional insight in the future.

2. LITERATURE REVIEW

Village Finance

Peraturan Menteri Dalam Negeri No.113 Tahun 2014, the village is a legal community unit with the ownership of territorial boundaries and the authority to manage its Government for the benefit of the village community based on traditional rights that are trusted by the system of Government of the

Republic of Indonesia, and the rights of origin. (Kementerian Dalam Negeri, 2014). According to Kementerian Dalam Negeri (2014), village Administration is the implementation of government activities and the interests of the local community with the NKRI government system, with the Village Head as the Village Government (Kementerian Dalam Negeri, 2014)

Undang-undang Nomor 6 Tahun 2014, village finances have the meaning of all the rights and obligations of the village, which are valued in currency values and goods related to implementing village rights and obligations. (Pemerintah Pusat, 2014). The State Revenue and Expenditure Budget and the Regional Revenue and Expenditure Budget source village finances. The APBN will be transferred in the form of Village Funds. At the same time, the APBD comes from a minimum of 10% of regional taxes, a minimum of 10% of the DAK transfer limit, then comes from provincial, district, and city (Seputro et al., 2017). Following Peraturan Menteri Dalam Negeri No.113 Tahun 2014, Village finances must be managed with the principles of participatory accountability, transparency, and budget order and discipline (Kementerian Dalam Negeri, 2014).

Fraud Concept

Fraud is a crime committed intentionally or unintentionally to gain profits with modes such as seizing other people's wealth, fraud, and other fraudulent acts (Association of Certified Fraud Examiners, 2004). Fraud can be carried out by internal parties or external parties of an organization for personal or group interests, which results indirectly or can directly harm others. (Rozak & Gayah, 2017). Association of Certified Fraud Examiners (2004), fraud can occur against the background of the fraud triangle, with opportunity, financial pressure, and rationalization (as shown in Figure 1).

Pressure is one of the motivations for committing fraud

because of financial demand, lifestyle, helplessness. According to Ahmadiana & Novita (2018), Conditions that can trigger pressure and result in fraud are when the entity's head is faced with a threatened financial condition and describes the lousy state of the entity's performance. This will be an excuse for the entity's head to commit fraud by manipulating financial statements to cover the unfavorable situation. Personal interests and external parties can also trigger copy. When an employee feels pressured to fulfill their daily needs or is needed by the entity, they will be motivated to commit fraud such as corruption and manipulation of financial statements.

The risk of fraud can arise in conditions that urge workers to fulfill the wishes of external parties. Opportunity is a situation that gives room for fraud perpetrators to commit fraud. Fraud can be suppressed by the effectiveness of internal control so that there is no opportunity for anyone to commit fraud (Utomo, 2018). Rationalization is a system of values, characters, and attitudes that are used to justify their crimes. Fraud is a growing problem nowadays. The perpetrators come from the upper class and are often lower classes (Association of Certified Fraud Examiners, 2019).



Figure 1 : Fraud Triangle

*Corresponding author's e-mail: ika.kristianti@uksw.edu
<http://openjournal.unpam.ac.id/index.php/EAJ>

Internal Control

A sound accounting information system must have a control that can be useful to prevent or maintain errors or even fraud that its users can do. One of the controls that can be used is an internal control (Desviana, Basri, & Nasrizal, 2020). Internal control is a process carried out to provide reasonable assurance regarding the reliability of financial statements, compliance with the law, effectiveness, and efficiency of operations (Putri, Hartono, & Hidayat, 2019). Internal control can also be used to track errors that occur to be corrected (Desviana et al., 2020). (Islamiyah, Made, & Sari, 2020) explained that the internal control system is a process of actions and activities carried out continuously by the leadership and all employees in order to provide adequate assurance in order to achieve the goals of the organization through reliable financial reports, reasonable security of state assets, compliance with laws and regulations, and effective and efficient activities. Internal controls that are implemented effectively or adequately can reduce the chances of fraud in accounting (Arthana, 2019).

Indonesia has its regulations regarding the internal control system, which are stated in the Peraturan Pemerintah Republik Indonesia Nomor 60 Tahun 2008. The regulation states that the internal control system is necessary for actions and activities carried out continuously by the leadership and all employees to provide adequate confidence in achieving organizational goals. Through practical and efficient activities, reliability of financial reporting,

safeguarding state assets, and compliance with laws and regulations. The Government's Internal Control System includes five elements: the control environment, risk assessment, control activities, information and communication, and internal control monitoring.

An entity or agency should maintain and create a controlled environment. That is conducive and creates positive behavior in its work environment through the enforcement of ethical values and integrity, commitment to competence, leadership conduciveness, organizational structure and formulation of policies regarding human resource development, good working relationships, and realizing the role of effective government internal control. The second component is risk assessment. Risk assessment is an activity that consists of risk identification and risk analysis. Risk identification is carried out using mechanisms to identify internal and external factors and assess other factors that may increase risk. Risk identification also uses specific methodologies that are in line with the entity's objectives. Risk analysis aims to determine the impact of the identified risks on achieving the entity's objectives. The third component is control activities, in which the implementation of control activities must be adjusted to the size, complexity, nature, and functions of the relevant agencies. Some forms of control activities can be performance reviews, separation of functions, authorization of transactions, restrictions on access to resources, and so on.

In PP No. 60 Tahun 2008, the head of the agency must identify, record, and communicate information in a suitable form and time on the elements of information and communication. The implementation of effective communication requires leaders to do two things: providing and utilizing various forms and means of communication and managing, developing, and continuously updating information systems. Monitoring is the last component in the internal control system that the agency's head must carry out. Monitoring can be carried out through several activities, such as continuous monitoring, separate evaluation, and follow-up related to recommendations on audit results and other reviews.

3. RESEARCH METHOD

3.1 Data Collection Techniques

This research is a qualitative descriptive study that will analyze the potential for fraud and the strategies used to prevent fraud in the Village Financial System in Village X. The sources of this research are the Village Head, Village Treasurer, and also the Village Community. This interview is intended to obtain information regarding the strategy or control carried out by the Village Office X to prevent the potential for fraud in the operation of the Village Financial System. The researchers researched the object's condition with qualitative research methods, namely the Village Financial System Village Office X.

3.2. Data Analysis Technique

The data analysis technique used in this study is triangulation data that consists of reducing data, data collection by presenting data and then drawing conclusions. The informants will be given several open-ended questions of implemented internal controls based on indicators of internal control elements in Ministry Of Village Regulation Number 60 of 2008. The elements includes, control environment, risk assessment, control activities, information and communication, internal control monitoring. While the data collection technique in this study was carried out by reviewing general information written on the official website of Desa X. This was done to obtain general information related to the Village Office X. Data and information about the Village Financial System and environmental conditions at the Village Office X were obtained through the interview method with the Village Head, which was conducted online through a zoom meeting due to the pandemic conditions that did not allow researchers to conduct direct information gathering. After getting data and information, the next step is to rewrite the questions and interview results from interview recordings through a zoom meeting which will be compiled and analyzed for conclusions.

4. RESULTS AND DISCUSSION

4.1. Results

Potential of Village Financial System Fraud

X Village is one of the villages located in Karimunjawa

District, Jepara Regency, Central Java, with 1,626 hectares. The organizational structure at the X Village Office is following village governance standards, consisting of senior officials/lurah/village head, village secretary, finance staff/treasurer, general and planning KASI, government KASI, welfare and service KASI, development KASI, KASI TRANTIB, and four village heads.

Sistem informasi keuangan desa (SISKEUDES) in X Village began to operate in 2018. The SISKEUDES application used already uses the latest version, namely version 2.0. With SISKEUDES operational standards, it is formally carried out by village officials who are responsible for operating SISKEUDES using a Village account. Village officials who have been trusted through training are provided when the system is first to run. Village head declares that *“Village officials provide access to SISKEUDES through a decree that gives access to the treasurer and cannot be accessed by other village officials.”*

Village officials who are trusted are village treasurers who can specifically access SISKEUDES through the village account belonging to the access treasurer, which also has a password given by the local government, which was not given from the start have been replaced until now. However, the existing access to SISKEUDES can be said to be able to be accessed by all SISKEUDES village officials. This is because almost all village officials know the SISKEUDES username and password.

Furthermore, segregation of duties and responsibilities on this village is not specific because they have low quality human resources. Many of they society have low education so they can't understand all the job and duties. Yet, segregation of duties in the SISKEUDES operation quite clear. This statement also represented by the village head

“The segregation of duties at the village office is not very specific, constrained by low-quality human resources. But the operational duties of SISKEUDES are assigned to the treasurer.”

Not only clear of segregation duties, treasurer also has attended government organized training or technological guidance provided by government said village head on interview

“The workforce concerned has attended training/technological guidance related to the system”

Government has they own guidance to applying SISKEUDES so every village's treasurer should follow that guidance. But to control the operational activities in village, every village have they own guidance, its called Standar operational procedures to increase the potential of fraud on their village. Villages in Indonesia should have SOP and the government also have standards through technological guidance but ever village have privilege to developing by themselves said the village head on the interview *“The SISKEUDES SOP itself is following the central government's standards through technological guidance.”*

One of the components in internal control is risk assessment and

the example of implementation of this components is changing password regularly to minimize everyone can access the system and minimize potential of hacking data. But on this village, they don't change the username and password regularly because they don't know how to change. This statement also presented by village head on the interview *"There is no periodic change of username and password because I don't know how and this username, password has given by the government at the beginning."*

Not only using password to protect the data, because data not only saved on computer but also saved in village office, so its important to protect every room on the office especially data room. This village has trusted person to held the office's key and he should come earlier to open the room and back lately to close the room. They also have backed up physical data on the treasurer's drawer for protected it. *"The key is given and held by one person who has been trusted. Therefore, the person entrusted with bringing the key must come early to open the room and so on. Backups are always made and stored in the archive section located in the treasurer's drawer."*

4.2. Discussion

SISKEUDES access is given to the treasurer through a decree and cannot be accessed by other village officials. The operational duties of SISKEUDES are also assigned to the treasurer. The segregation of duties in the village office is not very specific, and this is due to human resource constraints, where human resources have under quality. The treasurer as

accessor of SISKEUDES has attended training/technical guidance related to the system. SOPs in the operation of SISKEUDES have been implemented under the central government's standards through technical guidance. Village officials authorized to access SISKEUDES certainly have a username and password. However, for two years since SISKEUDES has been running, there has been no change of username and password regularly, so there is potential for fraud. Hence, there is physical control or control to maintain physical documents, one of which is by giving responsibility to one person to hold the office key. Every morning the person in charge had to arrive early to open the village office. The X Village Office has also carried out data backups, considering physical data backup is very important. Physical data backup is stored in archives in the treasurer drawer or related village apparatus, but there is no particular room to store documents. Supervision in Village X for data input and document supervision is very loose, so there is no special supervision for the input of existing data and documents.

Potential fraud can occur in developing and preparing financial reports such as forgery, data manipulation, or changing supporting documents when making village financial reports. Counterfeiting may occur due to weak system access restrictions to access the SISKEUDES application. Although access to SISKEUDES is given by village officials through a decree, namely the treasurer, and cannot be accessed by other village officials, the village head also knows the username

and password. Ought that one account is only for one person, and if the village head wants to access the SISKEUDES application, he must have a separate account different from the treasurer's. In the case of data manipulation or making changes to supporting documents, this can occur due to the absence of direct supervision by certain parties. Data loss or even manipulation by irresponsible village officials can occur. These incidents can arise because of gaps in internal control weaknesses to detect and prevent violations and fraud.

The potential for further fraud can arise from unintentional harm to others. Limited human resources regarding information technology knowledge can lead to inadvertent omissions by treasurers who come from ignorance or lack of understanding of SISKEUDES operations, lack of SISKEUDES updates from the center, and sometimes the application becomes error. This error that occurs can cause an error in using SISKEUDES. Village funds must be accountable. So, when negligence occurs regarding the management of village funds through SISKEUDES, village officials must account for this. It could be that other sources of funds are used to cover up the negligence so that it appears that there are no errors in the use of SISKEUDES. Then, due to the lack of updates, this can indirectly be categorized as fraud.

Based on the interviews, we found several potential frauds that might occur in the management of village funds. However, based on the information provided by the informants, so far, no indications of

fraud committed by village officials or the community have been found. This is based on the existence of a fraud prevention strategy implemented, a lack of understanding of information technology, and the prevailing culture. Unauthorized persons cannot use SISKEUDES, and operators must have adequate understanding. Second, the culture that applies to Village X is still very traditional, where cooperation is still solid in daily life.

Strategies implemented in the context of fraud prevention

The potential for fraud is difficult to avoid in an organization, so it is necessary to implement strategies to prevent fraud. The first strategy that Desa X has implemented is regarding budget transparency. With budget transparency, monitoring is carried out not only by village officials but all village residents. This can minimize the potential for village officials to commit fraud because the community and the Government carry out monitoring. This first strategy manifests one of the elements of the Government's internal control system: information and communication. Providing budget transparency indicates of the efforts of village officials to communicate information related to the village budget. There needs to be cooperation and communication between each village, apparatus to reduce the potential for fraud.

The second strategy is implementing SISKEUDES, where the data in it will be safer and more secure. This is because there are digital track records in the system, such as who last accessed, changed,

or input data, so that SISKEUDES can reduce the potential for fraud. Even if fraud occurs, the village head will quickly determine who did it because there is a digital track record. There have been efforts to protect the control of data and information owned by Desa X. The control environment has been strived to prevent the potential for fraud. The control environment includes all the attitudes of all apparatus in the village. Provision of usernames and passwords through SK is one of the strengths in controlling. Village officials' integrity and ethical values are essential aspects of the control environment (Mandira, Atmadja, & Darmawan, 2014). Commitment to carrying out tasks following the functions and responsibilities of village officials is also one of the actions in preventing fraud.

Through SISKEUDES, village financial transactions will be recorded in the system to know village financial conditions quickly and with full supervision to avoid manual data manipulation. In addition to SISKEUDES itself, the existence of the SISKEUDES SOP, which is only known and owned by the person authorized to operate it, can also help reduce the potential for fraud. SISKEUDES can be operated by people who have followed technological guidance from the Government. Not just anyone can access the data in SISKEUDES and abuse it, whether only access or update data. Not just anyone can do it. Only certain people who have asked for approval from the Head of Village X have the right to update the data. The third strategy is the embodiment of elements of control activities in the

form of separation of control activities in the form of separation of functions and restrictions on access to resources. Implementing appropriate control activities will reduce the risk of fraud (Kricy & Simbel, 2021).

The following strategy is to have a team of verifiers tasked with re-checking the data entered before the data is submitted to the district level, which can also minimize the potential for fraud in the village. When an error is found, the data will be returned to the village treasurer for correction. The Village Head has the right to reprimand and even replace the treasurer if there are irregularities in the Village X financial report. This strategy is the embodiment of monitoring elements in the form of evaluation and follow up to correct errors that occur. Evaluation activities on internal control aim to identify weaknesses and overcome potential fraud that will occur. (Yusuf, Aswar, Ibrahim, Yusdhaniar, & Waty, 2018).

5. CONCLUSION

Based on the findings on the use of SISKEUDES in Village X, we can conclude that the possibility for fraud to occur is quite large. This is due to the availability of access that all village officials can access, there is no regular change of username and password, there is no special supervision in inputting documents, but for people who want to access documents, they can directly visit the village office and later be accompanied by village officials. However, due to the implementation of a reasonably good internal control strategy in the village, such as budget

transparency so that village community monitoring can be carried out not only by village administrators, the application of the SISKEUDES application so that every data and information can be well maintained and the existence of SOPs to direct the natural village administrators to do their work, and the existence of a verifier team function to check data makes the desire of individuals to commit fraud very minimal.

Due to the COVID-19 pandemic, this research was conducted using the interview method via the Zoom application. This causes the study's limitations because it depends on internet signals, and the information submitted is incomplete. First internet signal, if the internet signal is not stable at the time of the interview, the voice will falter. This is because everyone has a different internet signal. Second, the information submitted is incomplete because researchers get it online. Therefore, it

makes it difficult for researchers to obtain evidence directly. Researchers only get additional information through the Desa X website, and the information attached to the website is incomplete because it only attaches general and not detailed information.

The recommendations that researchers can give to the Village Government X is to improve security and efforts to prevent the potential for fraud in village financial management. As for the next research, the results of this study are expected to be a reference regarding potential fraud prevention strategies in village financial management, especially for villages that have implemented the SISKEUDES application. Further researchers can also use different analytical techniques and data triangulation and perform additional observation activities so that objects can be examined carefully and the data obtained are more accurate or proven.

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