



## **Factors That Impact Fraud Prevention in Village Financial Management**

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### **Abstract**

In recent years, the government has annually allocated a large amount of funds to villages as a form of commitment to accelerate development and empowerment of rural communities. However, the large allocation of village funds is at risk of causing irregularities. The purpose this study was to determine the effect of religiosity, locus of control, transparency, bystander effect, and whistleblowing system on fraud prevention in village financial management. This study uses a quantitative method with a stratified random sampling technique. The respondent sample consisted of 105 people from three sub-districts in Cirebon Regency, namely Ciledug District, Pabuaran District, and Waled District. The units of analysis of this study were the village head, village secretary, finance officer, head of BPD (Village Consultative Body), and head of LPMD (Village Community Empowerment Institution) through direct distribution of questionnaires. This study uses the IBM SPSS version 22 data processing program, which uses multiple linear regression data analysis techniques. The results of the study indicate that religiosity, focus of control, transparency, and whistleblowing system have a positive and significant effect on fraud prevention in village financial management. While the bystander effect has a negative and significant effect on fraud prevention in village financial management.

**Keywords:** Religiousness, Transparency, Whistleblowing System, Fraud Prevention, Village Finance.

## **1 Introduction**

At the village level, financial management has become increasingly important as the central government's budget allocation increases to support rural development, particularly following the implementation of Law Number 6 of 2014 concerning Villages (Wahyudi et al., 2022). Since the enactment of this law, village governments have gained greater authority to manage their own resources and finances. This increased authority has created new challenges in village financial management. The annual increase in village funds is expected to improve community prosperity, optimize village services, improve community capacity and capability, improve the village economy, reduce inter-village disparities, and ensure equitable development. Data shows a

significant increase in corruption cases at the village level from 2015 to 2020. This is similar to the findings of Indonesia Corruption Watch (ICW), which states that each year a village experiences a worrying phenomenon. From 2015 to 2021, law enforcement officers handled the most corruption cases at the village level. Villages experienced 592 corruption cases during those seven years, resulting in state losses of IDR 433.8 billion. This situation is particularly concerning, as cases of village fund corruption involving village officials continue to increase year after year, despite the significant allocation of funds for village development (Usman & Sundari, 2024). Preventing fraud in village financial management is a crucial step in maintaining integrity, transparency, and accountability in the use of village funds. The following is an explanation regarding fraud prevention: (1) Implementation of anti-fraud policies, including the preparation and implementation of clear written policies regarding fraudulent actions and the sanctions that will be given. In several villages in Cirebon Regency, these policies have been implemented by: (a) socialization regarding anti-fraud policies; and (b) supervision by the regional inspectorate. (2) Procedures for handling fraud prevention, villages in Cirebon Regency have had Standard Operating Procedures (SOPs) to handle suspected fraud, although their implementation is not yet evenly distributed. These procedures include: (a) there is a mechanism for reporting violations by the community; and (b) initial handling is carried out by the village head and the Village Consultative Body (BPD). (3) Control techniques in fraud, internal control is very important to minimize the risk of fraud, in several villages in Cirebon Regency have implemented these techniques by: (a) there is a clear separation of duties; (b) there is application-based transaction recording (*siskeudes*); and (c) there are periodic audits. (4) Sensitivity to fraud, this indicator is to determine the extent to which village officials are able to recognize signs of irregularities. Fraud sensitivity can be increased through: (a) anti-corruption training for village officials; and (b) active community involvement in village development oversight. Furthermore, fraud prevention efforts have been implemented in several villages included in this study, namely in Ciledug, Pabuaran, and Waled Districts, Cirebon Regency. These efforts include installing information boards related to upcoming activities, creating websites related to village activities, and involving the surrounding community in participating in activities. However, despite these fraud prevention efforts, there are still cases of misuse of village funds for personal gain. Such as in Tenjomaya Village Ciledug District, Hulubanteng Village Pabuaran District, and Ciuyah Village Waled District which committed corruption of village funds by manipulating reports on the use of village funds and not reporting their use to the relevant ministry. The purpose of this study is to analyze and interpret empirical results regarding the influence of religiosity, locus of control, transparency, the bystander effect, and the whistleblowing system on fraud prevention in village financial management. This research contributes to filling the research gap related to fraud prevention in village financial management, which has received minimal comprehensive study. Most previous studies have focused on the corporate sector or central government institutions, while financial management at the village level has rarely been the primary focus. This study combines individual (religiosity, locus of control), organizational (transparency), and social (bystander effect and whistleblowing system) factors into a single analytical model. Thus, this study extends the application of the theory of planned behavior, which explains how a person has the desire to perform certain behaviors because intentions are considered a source of motivation that can influence one's behavior. Agency theory, which describes the relationship between principals (central government and the community) and agents (village officials), and the fraud hexagon provide descriptive elements related to fraud, so that in the village context, this theory provides an empirical basis for more effective fraud prevention policies in the village government environment.

## 2 Literature Review

Research by (Intan Arianto et al., 2024) suggests that several factors that can prevent fraud in village fund management are the competence of village officials, internal control systems, transparency, and moral sensitivity. (Anwar Khairil, 2023) identifies factors that can reduce the potential for financial fraud at the village level as morality, religiosity, internal control systems, and a whistleblowing system. (Shafa Salsabila, 2024) identifies supporting factors in efforts to prevent fraud in village financial management as locus of control and good corporate governance. Religiosity is considered a barrier to fraud. This is in line with research by (Hayati & Amalia, 2021), (Anwar Khairil, 2023), and (Aldestian Dwi Wahyu & Lismawati, 2024), which shows that religiosity has a significant influence in reducing the potential for fraud in village financial governance. Because individuals with high levels of religiosity tend to behave well and avoid fraud. However, this contrasts with research by (Alkharis Fuad, 2023), who found that religiosity has no effect on preventing fraud in village fund management.

Locus of control is complete self-control that makes a person feel responsible for what will happen. This illustrates that locus of control can prevent fraud in village financial management, in line with research by (Gst Ngr P Putra & Wayan Yogiswara Darma Putra, 2021), (Retno Hapsari et al., 2023), and (I Gde Made Dhiyo Mahautama & Henny Triyana Hasibuan, 2024), which states that locus of control has a positive and significant influence on preventing village fund fraud. However, this differs from research by (Shafa Salsabila, 2024), which states that locus of control has no effect on fraud prevention in local government financial management.

With the transparency of information related to village financial management, fraud is difficult to conceal (Hendrawati et al., 2022). It can be said that transparency is an effort to prevent fraud. This aligns with research by (Aulia et al., 2023), (Intan Arianto et al., 2024), and (Usman & Sundari, 2024), which found that transparency has a positive and significant effect on preventing fraud in village fund management. However, this contrasts with research by (Putri Aisya Yasmine Ansi et al., 2023), which found that transparency has no effect on preventing fraud in village fund management.

A whistleblowing system is a platform for reporting fraudulent acts without the whistleblower's identity being known. Therefore, whistleblowers are not afraid to report fraud, and a whistleblowing system can prevent fraud. This is in line with research by (Kivaayatul Akhyaar et al., 2022), (Wakhidah & Mutmainah, 2021), (Hendrawati et al., 2022), (Putri & Sofyan, 2023), and (Anwar Khairil, 2023), which found that a whistleblowing system has a positive and significant effect on preventing village financial fraud. However, this differs from research by (Wuryandini Rakhma Ayu et al., 2024), which found that a whistleblowing system has no effect on preventing fraud in village financial management.

Given the gaps in research findings, this literature review examines factors influencing fraud prevention in village financial management, focusing on religiosity, locus of control, transparency, bystander effect, and whistleblowing system. The study used a quantitative questionnaire.

Theories in previous studies often use agency theory and the fraud triangle, while this study combines three theories, namely agency theory, planned behavior theory, and the fraud hexagon, where the theory will be more comprehensive.

Agency theory assumes that conflicts between principals and agents are caused by differing goals and interests. A conflict of interest can lead to fraud, which can be prevented through organized supervision and control, as well as increased integrity within village officials. Agency theory

identifies three basic individual characteristics: those who prioritize personal interests (self-interest), those who have short-sighted perspectives on the future (bounded rationality), and those who are risk averse. An organization will operate according to the wishes of its stakeholders, as evidenced by these three characteristics (Marota et al., 2024).

The implications of the theory of planned behavior can explain how an individual or several individuals within an organization or agency carry out an action, whether planned or unplanned, depending on the prevailing behavior and situation. However, all of this can be predicted and controlled. This relates to the fraud within a government agency regarding village finances, perpetrated by a particular individual or group. This can be prevented by inhibiting factors such as the high level of religiosity of each individual within the environment and strict controls over actions. The Fraud Hexagon illustrates the more complex elements of the fraud triangle, where fraud is caused by six conditions: pressure, which is the driving force that motivates someone to commit fraud. Pressure can arise from various elements, such as emotional factors driven by greed. For example, a salary received is still considered insufficient, which can motivate someone to commit fraud. Opportunity is an external factor that can encourage fraud. For example, weak internal controls. Rationalization is a justification for behavior; a fraudster will always seek justification for all their actions. For example, a fraudster justifies fraud in village financial management. Ability plays a major role in fraudulent acts to achieve certain goals. The success of committing fraud is determined by abilities such as position in an organization, intelligence, greed, dishonesty, and stress management (Gst Ngr P Putra & Wayan Yogiswara Darma Putra, 2021). Arrogance is a negative trait possessed by someone who believes they have the ability to commit fraud (Hayati & Amalia, 2021). This arrogance arises from the feeling that their actions will go undetected due to a lack of internal oversight. Collusion is an agreed-upon plan between two or more people to cover up fraudulent activity. Collusion can therefore be defined as an agreement. One party plays a role in carrying out another's actions to achieve a malicious goal, for example, defrauding a third party of their rights (Putri & Sofyan, 2023).

Following is a literature review and hypothesis:

- **Religiosity on Fraud Prevention in Village Financial Management**  
Religiosity is a belief in a religion that can regulate human behavior, obey religious rules, and avoid prohibited activities (Hayati & Amalia, 2021). Therefore, individuals with a high level of religiosity are able to prevent fraud because they believe that such behavior is prohibited by their religion and will receive rewards or punishment in the afterlife. This is consistent with findings by (Hayati & Amalia, 2021), (Anwar Khairil, 2023), and (Aldestian Dwi Wahyu & Lismawati, 2024), who suggest that religiosity has a positive and significant impact.  
H<sub>1</sub> : Religiosity has a positive influence on fraud prevention in village financial management.
- **Locus of Control for Fraud Prevention in Village Financial Management**  
According to (Retno Hapsari et al., 2023), locus of control can be defined as self-control and how one views events that occur to them. Individuals with a strong locus of control will strive to improve their performance and complete tasks honestly, without committing fraudulent acts that could harm themselves or others. This aligns with research by (Gst Ngr P Putra & Wayan Yogiswara Darma Putra, 2021), (Retno Hapsari et al., 2023), and (I Gde Made Dhiyo Mahautama & Henny Triyana Hasibuan, 2024), which found that locus of control has a positive effect on preventing village fund fraud.  
H<sub>2</sub>: Locus of control has a positive effect on fraud prevention in village financial management.
- **Transparency for Fraud Prevention in Village Financial Management**  
Effective governance requires transparency, participation, and ease of public participation in public administration processes (Intan Arianto et al., 2024). Without transparency and public participation, a government prone to fraud will only result (Aulia et al., 2023). Transparency is one factor that can minimize fraud, as research by (Aulia et al., 2023), (Intan Arianto et al.,

2024), and (Usman & Sundari, 2024) found that transparency has a positive and significant impact.

H<sub>3</sub>: Transparency has a positive effect on fraud prevention in village financial management.

- **Bystander Effect on Fraud Prevention in Village Financial Management**

The bystander effect is a situation where someone knows or observes fraud but chooses to remain silent and allow it to occur. Individuals with this personality type do not feel responsible for a problem or situation because they believe that others will resolve it (Wakhidah & Mutmainah, 2021). The bystander effect can facilitate someone from committing fraud, consistent with research by (Wakhidah & Mutmainah, 2021), (Putri & Sofyan, 2023), and (Wuryandini Rakhma Ayu et al., 2024), which suggests that the bystander effect negatively impacts fraud prevention in village financial management.

H<sub>4</sub>: The bystander effect negatively impacts fraud prevention in village financial management.

- **Whistleblowing System for Fraud Prevention in Village Financial Management**

Whistleblowing is a system used by whistleblowers to report fraudulent activities. However, the person reporting the fraud feels secure because their identity is protected. A well-organized whistleblowing system creates security for the whistleblower, thereby preventing fraud (Wakhidah & Mutmainah, 2021).

This study examines how religiosity and locus of control, as internal factors, and transparency, as an external factor, can directly influence fraud prevention. Conversely, the bystander effect and whistleblowing system act as variables that influence an individual's willingness to report fraud, ultimately contributing to prevention. This study will empirically examine the extent of each variable's influence on fraud rates in village financial management.

H<sub>5</sub>: The whistleblowing system has a negative impact on fraud prevention in village financial management.

### 3 Research Method

The research method used is quantitative using a descriptive and verification approach. The population is all villages in Ciledug District, Pabuaran District, and Waled District, Cirebon Regency with the analysis units of the Village Head, Secretary, Finance Head, BPD Chair, and LPMD Chair. In this analysis, sampling uses a probability sampling technique, namely the entire population has the opportunity to be sampled. The probability sampling used is proportionate stratified random sampling. Because in this study has a population of 145 people, meaning more than 100, the sampling will be determined using the Slovin formula. Thus, the sample obtained was 105 respondents consisting of 7 villages in Ciledug District, 5 villages in Pabuaran District, and 9 villages in Waled District.

Data collection techniques were carried out by distributing questionnaires directly to respondents. The questionnaires were compiled based on indicators for each variable on a Likert scale of 1-5 (never-always).

The data analysis techniques used in this study were:

1. Validity and reliability testing (to measure instrument quality).
2. Classical assumption testing (normality, multicollinearity, heteroscedasticity, and autocorrelation).
3. Multiple regression analysis (to determine simultaneous and partial effects).
4. R<sup>2</sup> coefficient of determination (to determine the contribution of independent variables to the dependent variable).

t-test (to test the significance of the effect). All images are placed in the center of the article body, and numbered sequentially. The image title explanation is made with sentence case, placed in the center of the article body.  $x^2 + y^2 = z^2$  ... (1)

## 4. Research Results and Discussion

### 4.1 Research Results

The following are several tables related to the research results.

Table 1 Results of Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,522	1,635		1,542	,126
Religiusitas	,095	,041	,064	2,317	,022
Locus of control	,342	,099	,323	3,458	,001
Transparansi	,040	,015	,042	2,677	,009
Bystander effect	-,327	,075	-,420	4,333	,000
Whistleblowing system	,184	,078	,172	2,377	,019

a. Dependent Variable: Pencegahan fraud dalam pengelolaan keuangan desa

Source: SPSS Output Data Processing Results

The table shows that the significance value (p-value) for all variables is  $< 0.05$ . This means that all variables have a significant effect on fraud prevention in village financial management, with locus of control being the strongest variable, while the bystander effect has a negative effect.

Table 2 Results of the Determination Coefficient Test

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,897 <sup>a</sup>	,805	,795	,102

a. Predictors: (Constant), Whistleblowing system, Locus of control, Religiusitas, Transparansi, Bystander effect

b. Dependent Variable: Pencegahan fraud dalam pengelolaan keuangan desa

Source: SPSS Output Data Processing Results

As can be seen in the table, the coefficient of determination ( $R^2$ ) is 0.795. This means that the five independent variables can explain 79.5% of the dependent variable, or fraud prevention in village financial management.

Table 3 Hypothesis Testing (t-Test)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,522	1,635		1,542	,126
Religiusitas	,095	,041	,064	2,317	,022
Locus of control	,342	,099	,323	3,458	,001
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Bystander effect	-,327	,075	-,420	4,333	,000
Whistleblowing system	,184	,078	,172	2,377	,019

a. Dependent Variable: Pencegahan fraud dalam pengelolaan keuangan desa

Source: SPSS Output Data Processing Results

The table shows that all variables studied have an influence on fraud prevention in village financial management, and the negative results on the bystander effect indicate that the stronger the silent effect (reluctance to act), the weaker the fraud prevention efforts in village financial management.

## 4.2 Discussion

This study aims to:

- Analyze the influence of locus of control and religiosity as internal individual factors on fraud prevention in village financial management.
- Examine the role of transparency as an external factor in suppressing fraudulent practices at the village level.
- Identify the impact of the observer effect and the existence of a whistleblowing system in encouraging or discouraging fraud reporting by the community and village officials.
- Conclude an effective fraud prevention model by integrating all studied variables.

This research is expected to contribute to the development of accounting science, especially in the field of auditing, regarding the prevention of fraud in village financial management and provide broader views and knowledge in understanding the factors that prevent village financial fraud. Meanwhile, the practical benefits are expected to be a reference in formulating policies and strategies to increase the effectiveness of preventing fraud in village financial management, as a reference for consideration in preparing regulations and village apparatus development programs, and can provide an overview of how to minimize the occurrence of fraud in village financial management. Thus, this research not only contributes to the development of science, but also provides concrete solutions that can be implemented to strengthen village financial governance and significantly reduce the level of fraud.

Discussion:

1. **The Influence of Religiosity on Fraud Prevention in Village Financial Management**  
Religiosity refers to behavior that reflects the extent to which a person applies religious teachings in their daily life, particularly in carrying out their duties. Religiosity can be reflected in concrete actions, such as behaving honestly and upholding humanitarian values in accordance with their religious teachings. This aligns with the Theory of Planned Behavior (TPB), which states that a person's actions can be planned in advance and that they exercise self-control over all their actions. Therefore, people with high religiosity will have better self-control, thus avoiding fraudulent acts. In addition to the theory of planned behavior, religiosity also aligns with agency theory. The level of religiosity of village officials can influence individual or community views on personal and moral responsibility in agency relationships. This aligns with research by (Hayati & Amalia, 2021), (Anwar Khairil, 2023), and (Aldestian Dwi Wahyu & Lismawati, 2024), which suggests that religiosity has a positive and significant influence.
2. **The Influence of Locus of Control on Fraud Prevention in Village Financial Management**  
Locus of control refers to control created by both internal (self) and external (external factors). This aligns with the Theory of Planned Behavior (TPB), particularly when internal, as it influences an individual's sense of control regarding various actions and how an individual maximizes their ability to achieve results without committing fraud. In addition to the theory of planned behavior, locus of control is also related to agency theory. A village official with a locus of control will feel responsible, thus reducing the likelihood of fraud. This is consistent with research by (Gst Ngr P Putra & Wayan Yogiswara Darma Putra, 2021), (Retno Hapsari et al., 2023), and (I Gde Made Dhiyo Mahautama & Henny Triyana Hasibuan, 2024), which suggests that locus of control has a positive and significant effect.
3. **The Influence of Transparency on Fraud Prevention in Village Financial Management**

Transparency means that every member of the public has the right to know about the budget to meet the needs of the village community. This means that greater transparency will increase the prevention of fraud in village financial management. This aligns with the fraud hexagon theory on the opportunity element, where transparency reduces the opportunity for fraud. This is because with transparency, the public will easily report fraud. Transparency also aligns with agency theory, as it can influence the relationship between agents and principals, reducing the opportunity for abuse of power and correcting information asymmetry. This is consistent with research by (Aulia et al., 2023), (Intan Arianto et al., 2024), and (Usman & Sundari, 2024), which found that transparency has a positive and significant impact.

4. **The Influence of the Bystander Effect on Fraud Prevention in Village Financial Management**  
The bystander effect refers to someone who is aware of fraudulent activity in their work environment but chooses to remain silent because they feel it's not their responsibility or are even afraid of being fired if they report misuse of village funds. This aligns with the fraud hexagon theory's element of pressure, where individuals are afraid to report fraudulent activity. Consequently, there is a lack of action to detect or prevent fraud if others do not take such action. In addition to this theory, the bystander effect also aligns with the theory of planned behavior. The bystander effect can be influenced by an individual's perception of group pressure in a given situation, thus influencing their intention to act or not. This aligns with research by (Wakhidah & Mutmainah, 2021) and (Putri & Sofyan, 2023), which suggests the bystander effect has a negative impact.

5. **The Influence of the Whistleblowing System on Fraud Prevention in Village Financial Management**

A whistleblowing system helps prevent fraud because the whistleblower feels secure in its presence. This aligns with the fraud hexagon theory on the element of opportunity, as a whistleblowing system can reduce the opportunity for fraud by providing individuals with a platform or the power to reveal fraud. In addition to this theory, a whistleblowing system also aligns with agency theory, which is one way to reduce agency conflict by providing a channel for reporting agent behavior that is inconsistent with the principal's interests. This is consistent with research by (Kivaayatul Akhyaar et al., 2022), (Wakhidah & Mutmainah, 2021), (Hendrawati et al., 2022), (Putri & Sofyan, 2023), and (Anwar Khairil, 2023), which suggests that a whistleblowing system has a positive and significant impact.

## **5 Conclusions and Suggestions**

### **5.1 Conclusions**

1. Referring to research findings, religiosity has a significant positive impact.
2. Locus of control has a significant positive impact.
3. Transparency has a significant positive impact.
4. The bystander effect has a significant negative impact.
5. The whistleblowing system has had a significant positive impact.

### **5.2 Suggestions**

1. To encourage increased fraud prevention in village financial management, it is recommended that village officials, BPD (Regional Development Bank) managers, and LPMD (Regional Development Institution) managers implement religious values more effectively in all their work activities. Religious values can strengthen the integrity of village officials in preventing fraud. To increase religiosity, participants can participate in religious studies, read scriptures,

- conduct self-evaluations, and be more consistent in carrying out routine religious services according to their respective religions.
2. To improve fraud prevention in village financial management, it is recommended that village officials conduct regular training to increase their sense of responsibility and confidence in their ability to control the success or failure of their work.
  3. To encourage increased fraud prevention in village financial management, it is recommended that village governments continue to improve transparency in every village fund process, including meeting the needs of village communities. This can be achieved by routinely disseminating information widely, for example on social media.
  4. To encourage increased fraud prevention in village financial management, it is recommended that village governments reduce the bystander effect. Village governments need to instill a sense of responsibility and encourage active community participation through outreach, training, and incentives for whistleblowers who report fraudulent activities in village financial management.
  5. To encourage increased fraud prevention in village financial management, it is recommended that village governments provide reporting or complaint channels that are secure, anonymous, and easily accessible to the public. Furthermore, village governments must have a whistleblower protection policy to prevent intimidation or discrimination when reporting misuse of village funds.

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