

Analysis Of Fraud Prevention in Village Fund Management Using Anti-Fraud Awareness and Whistleblowing System

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Abstract— *Fraud is an issue that still affects organizations on a regular basis. The administration of village funds was one of the fraud incidents. Increasing each person's anti-fraud awareness and creating a whistleblowing system that serves as a conduit for reporting any act of violation committed within the organization are two ways to reduce the number of fraud cases involving village fund administration. There were fifteen villages in the Mengwi sub-district that made up the research population. People who might be involved in managing village finances, such as the village consultative council, the village head, the village secretary, and the village treasurer, made up the research samples. Partial Least Square (PLS) analysis with a variance-based SEM equation model was used to evaluate hypotheses. The test results found that anti-fraud awareness had an effect on the whistleblowing system, anti-fraud awareness had an effect on fraud prevention in village fund management, the whistleblowing system had an effect on fraud prevention in village fund management, and anti-fraud awareness through the whistleblowing system had an impact on fraud prevention in village fund management.*

Keywords — *Anti-Fraud Awareness; Whistleblowing System; Fraud Prevention In Village Fund Management*

1. INTRODUCTION

Fraud is a serious problem that continues to occur in organizations. Fraud can be committed by the upper and lower classes in the work environment. In the workplace, both the top and lower classes are capable of committing fraud. Because agencies and institutions grant employees access to and control over corporate assets, including bookkeeping, bank account management, and obtaining products and services for company or organization inventories, fraud in the workplace is possible.

According to the Association of Certified Fraud Examiners (ACFE), three types of fraud are corruption, asset misappropriation, and fraudulent financial statements. In Indonesia, the biggest loss occurred due to corruption, which touched a percentage of 69.9%; in second place was asset misappropriation at 20.9%; and the last were losses due to fraudulent financial statements at 9.2% (ACFE, 2019:15). If sorted by type of organization, government organizations topped the list of the most harmed organizations at 48.5%, followed by government companies or SOEs at 31.8%, private companies at 15.1%, non-profit organizations at 2.9%, and other organizations at 1.7% (ACFE, 2019). The data indicates that government organizations experience quite a lot of fraud, almost half of which occurs in government organizations. One of the frauds that can occur in government is the management of village funds.

Village fund fraud cases quoted from Indonesia Corruption Watch (ICW) data increased ninefold during the period 2015 to 2021 (Kompas, 2023). According to Bambang Soesatyo, chairman of the People's Consultative Assembly, the increase in misappropriation of village funds made village fund management enter the top three corruption cases in Indonesia (Kompas, 2023). Fraud cases occurred in Baha Village from 2016 to 2017. The village head has misappropriated funds that cost the state 1 billion rupiah (Balipost, 2019). A similar case also occurred in Mengwitani Village in 2018 involving three village officials, namely the head of a village, the chief financial officer, and the chief financial officer, with a state loss of 1.2 billion rupiahs (BPK Bali, 2018).

This finding indicates that village financial management is still vulnerable to fraud, so fraud prevention is needed. Fraud prevention is more effective than repressive efforts (Insani et al., 2020). Taking precautions from the start is better than detecting fraud after it occurs. Fraud prevention can occur if someone has high anti-fraud awareness. Anti-fraud awareness is an effort used to build an

understanding of the importance of fraud prevention in an organization. Employees who have high anti-fraud awareness can understand and carry out their duties seriously against fraud.

Another factor that can affect fraud prevention is the existence of reports from whistleblowers that can effectively reveal and prevent fraud (Sweeney, 2008). The important role of the whistleblowing system is to prevent fraud in the organization. Every individual needs to have a whistleblowing intention so that mistakes made by the leadership or other parties in the organization can be corrected. The whistleblower has a role in revealing fraud that is not visible on the surface. The whistleblowing system can be an instrument for fraud prevention. Policies and rules to protect whistleblowers have been designed by the government in the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 24 of 2016. However, there are still many whistleblowers who choose to remain silent (Sustika et al., 2020). The risks faced by whistleblowers are quite large, such as intimidation, threats, discrimination, labeling, and material losses (Annisaa & Nurlaeli, 2022).

This research aims to analyze fraud prevention in village fund management through anti-fraud awareness and a whistleblowing system. The whistleblowing system is a new variable to this research because whistleblowing can be an intermediate variable that can influence anti-fraud awareness and fraud prevention in village fund management. The reason that supports this is that a sophisticated reporting system must be supported by anti-fraud awareness in the organization (Annisaa & Nurlaeli, 2022).

Agency theory explains two parties who have a contractual agreement. The agent promises to provide services and make decisions based on the interests of the principal. This relationship can give rise to moral hazard and adverse selection (Jensen & Meckling, 1976). The principal, namely the people, elects the village head through the election of the village head as an agent to manage village funds according to the village fund budget, which is carried out in an accountable manner. However, in agency theory, the agent can act as a failure to fulfill the agreed contract (moral hazard), or there is a situation where the principal does not know whether the decisions and actions taken by the agent represent the interests of the principal (adverse selection). The fraud triangle theory discovered by Cressey in 1953 explains three causes of fraud, namely pressure, opportunity, and rationalization.

Anti-fraud awareness is an effort to build an understanding that fraud prevention must be carried out by employees, superiors, and leaders to minimize losses for the organization. The most urgent context is improving integrity and preventing fraudulent activities in the organization. Anti-fraud awareness can raise sensitivity and concern among various parties about the dangers of fraud and the controls needed to prevent it (Jalil, 2018). It is hoped that anti-fraud awareness within a person can minimize the occurrence of fraud from both employees and management and can protect organizational assets (Insani, 2020). Fundamental elements can be applied according to SAS 99 (American Institute of Certified Public Accountants, 2002), namely: creating and maintaining a culture of honesty and high ethics. evaluate fraud processes, procedures, and controls, and develop appropriate oversight.

A whistleblowing system is a mechanism created to report violations of the law, violations of the code of ethics, or other violations that can harm stakeholders or the organization (KNKG, 2008). The basis for disclosing violations is good faith and not bad will/slander or personal complaints about company policy (KNKG, 2008). A whistleblowing system can be a means for public sector organizations to detect fraud early. Catching fraud perpetrators is more effective if monitoring is carried out by colleagues (KNKG, 2022). The whistleblowing system includes three aspects, namely structural aspects, operational aspects, and maintenance aspects (KNKG, 2008).

According to Government Regulation Number 60 of 2014, Village Funds are an allocation of funds whose priority use is given by the central government to finance the implementation of village government, village development, and empowerment of village communities. Village funds come from the State Revenue and Expenditure Budget which is channeled through the regional government and then allocated to villages based on basic allocations and the characteristics and area of the village. Adequate supervision needs to be carried out to control the use of village funds so that the objectives of providing funds can be achieved optimally and reduce fraud. Fraud prevention strategies must be translated into programs to address the causes of fraud by creating a situation and atmosphere that facilitates detection and avoidance in an accommodating direction (Yuniarti, 2017). Fraud prevention strategies can be implemented through several steps, namely (BPKP, 2018) establishing fraud policies, standard prevention procedures, organizational structure,

control techniques, and sensitivity to fraud.

Hypothesis

Fraud in village fund management is vulnerable to occurring if there is no optimal supervision. Village funds sourced from the State Revenue and Expenditure Budget, which are given to villages to support village economic development and village empowerment, need to be supervised to control the use of village funds so that the aim of providing funds can be achieved optimally and reduce acts of fraud. Fraud prevention strategies must be translated into programs to address the causes of fraud by creating a situation and atmosphere that facilitate detection and avoidance in an accommodating direction (Yuniarti, 2017). Pressure can make someone commit fraud. Fraud can also occur due to rationalization, which is the concept of justification for the behavior carried out. Fraud perpetrators will look for various types of morally acceptable behavior to rationalize their ideas before committing fraud. The perpetrator believes that the actions he committed did not constitute criminal activity. One way to improve morals and ethics can be achieved by raising anti-fraud awareness (Insani et al., 2020). Anti-fraud awareness is expected to provide consideration and sensitivity to all elements of the organization (Fitriani et al., 2022). A strong sensitivity to fraud can encourage someone to report it (Annisaa & Nurlaeli, 2022). The effectiveness of anti-fraud awareness can strengthen organizational hierarchical control and reduce fraud.

H1: Anti-Fraud Awareness Affects the Whistleblowing System.

Fraud can occur due to pressure in certain situations, and rationalization is a justification for what is done. Based on this theory, prevention is carried out by improving employee morals and ethics to create integrity in leaders and employees in the organization. Moral hazards can be reduced through regulations, systems, or character development (Sayidah, 2018). One way to improve morals and ethics can be achieved by raising anti-fraud awareness in managing village funds. Anti-fraud awareness is an effort to increase awareness about the importance of preventing fraud in all elements of the organization (Insani et al., 2020). Anti-fraud awareness is formed by understanding all elements of the organization about the risk of fraud, the causes of fraud, the types of fraud, and their impact on the organization. Adequate and well-internalized anti-fraud awareness can prevent fraud from occurring (Ramadhan, 2022). In other words, high sensitivity from all parties in the organization to fraud can prevent village fund management fraud from occurring.

H2: Anti-Fraud Awareness Affects Fraud Prevention in Village Fund Management.

Fraud can also occur if there is an opportunity to do so. The whistleblowing system is useful for reporters to report fraud or violations committed by internal parties in the organization. The whistleblowing system ensures that there is a way to convey important information for the company to parties who must handle it safely while creating a reluctance to commit violations (Prena & Kusmawan, 2020). This system requires the participation of all elements of the organization in the process of disclosing and reporting fraud (Arpani et al., 2022). Research by Arpani et al. (2022) and Prena and Kusmawan (2020) found that the whistleblowing system had an effect on fraud prevention. Implementation of fraud prevention can be done by strengthening the whistleblowing system (Ramadhan, 2022).

H3: The Whistleblowing System Affects Fraud Prevention in Village Fund Management.

Systematic measures to identify fraud include fraud awareness and technique. The growth in fraud should alert all parties to the necessity of creating and regularly implementing an anti-fraud strategy to strengthen anti-fraud and raise public knowledge of the risks associated with fraud and how it affects businesses and employees (Jalil, 2018). Creating a system for reporting fraud is one tactic to stop it. A set of initiatives intended to stop or at least manage fraud is known as a fraud prevention plan. By establishing circumstances that can guide the organization toward preventing fraud, this method relates to how to regulate the elements that induce fraud (Yuniarti, 2017). According to Albrecht et al. (2012), effectively avoiding fraud involves two key activities: (1) establishing and upholding a culture of integrity and a high code of ethics, and (2) evaluating the risk of fraud and formulating specific strategies to lower it, dangers and get rid of fraud-related chances.

H4: The Whistleblowing System and Anti-Fraud Awareness Affect Fraud Prevention in Village Fund Management.

3. METHOD

Regarding prior research and the theoretical underpinnings that underlie it, the conceptual framework explains the link between the research variables. The variables analyzed are the independent variable (X), namely anti-fraud awareness; the intervening variable (Z), namely the

whistleblowing system; and the dependent variable (Y), namely fraud prevention in village fund management. Figure 1 shows the association between the variables.

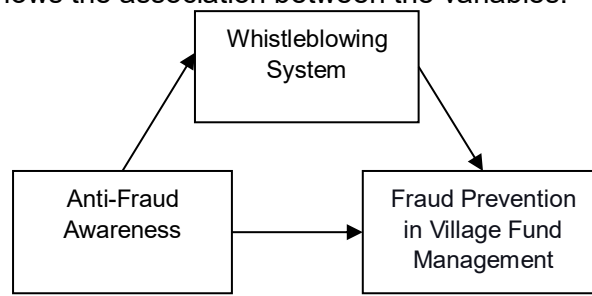


Figure 1. Conceptual Framework

The research population is village officials in the Mengwi sub-district area, namely the village consultative council, village head, village secretary, and village treasurer. Each village is determined by four village officials located in 15 villages in Mengwi District. The population obtained from 15 villages multiplied by 4 village officials becomes 60 people. The sample method uses a saturated sample. Thus, 60 people make up the sample. Primary data is a source of research data because researchers directly collect research data by asking several questions listed in the research questionnaire. A five-point Likert scale was used to gauge the respondents' opinions. The data analysis technique uses Partial Least Square (PLS), which is structural equation modeling (SEM) equation analysis using SmartPLS software.

4. RESULT AND DISCUSSION

The total number of questionnaires distributed was 60 copies, which were all returned and filled out. The characteristics of the respondents in this study were mostly male, totaling 46 people, while there were 14 female respondents. The dominant age range in this study was 49 people aged 41–60 years. Meanwhile, there were 5 people aged 20 to 40 years and 6 people aged over 60 years. The most recent education was for 32 people at the high school level. Meanwhile, there are 27 people for a bachelor's degree and 1 person for a master's degree. 26 people had more than 10 years of work experience. Meanwhile, there were 24 people from 1 year to 5 years and 10 people from 5 years to 10 years.

Table 1. The Result Of Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	St. Deviation
Anti-Fraud Awareness	60	16,00	30,00	25,683	2,754
Whistleblowing System	60	14,00	30,00	23,483	3,304
Fraud Prevention in Village Fund Management	60	12,00	25,00	20,633	2,113

Source: primary data processed, 2023

The anti-fraud awareness variable has an average value of 25,683, which is quite close to the maximum value of 30,00. This indicates that respondents are generally in agreement or strongly in agreement with six anti-fraud awareness questions, with the lowest total answer being 16,00. The anti-fraud awareness variable's standard deviation, which is 2,754, is lower than the variable's average value. According to this finding, there is very little variation from the anti-fraud awareness variable. Respondents tend to answer neutral, agree, and strongly agree to six questions on the whistleblowing system, with the lowest total answer being 14,00. The average value of the whistleblowing system variable is 23,483, which is fairly near the maximum value of 30,00. The standard deviation value of 3,304, which is less than the average, indicates that the variance in the whistleblowing system variable is quite minimal.

The fraud prevention in the village fund management variable has an average value of 20,633, which is reasonably close to the maximum value of 25,00. This indicates that most respondents agree or strongly agree with the following five questions regarding village fund management fraud prevention. The village fund management fraud prevention variable has a

relatively modest deviation, as evidenced by its 2,113 standard deviation, which is lower than the average value.

Table 2. Outer Loading

Indicator Code	Anti-Fraud Awareness	Whistleblowing System	Fraud Prevention In Village Fund Management
X1.1	0,723		
X1.2	0,790		
X1.3	0,790		
X1.4	0,872		
X1.5	0,875		
X1.6	0,900		
Z1.1		0,753	
Z1.2		0,777	
Z1.3		0,836	
Z1.4		0,806	
Z1.5		0,859	
Z1.6		0,903	
Y1.1			0,795
Y1.2			0,762
Y1.3			0,873
Y1.4			0,791
Y1.5			0,794

Source: primary data processed, 2023

The indicator value's reflection, which is based on the correlation between the internal component score and the construct score, displays the convergence validity value in Table 2. The observed structure yields an expected value of more than 0,70. A value of more than 0,70 is displayed by the outer loading value. The cross-loading value demonstrates discriminant validity. For every research indicator, this evaluation is done. If the measurement indicator has a low correlation with other variables and a high correlation with the variable it measures, discriminant validity is satisfied.

Table 3 shows that each research indicator has a correlation coefficient value that is higher than the correlation coefficient value for each other indicator. The values of each variable column X are higher than the values of variable columns Z and Y. The values of each variable column Z are higher than the values of variable columns X and Y. The values of each variable column Y are higher than the values of variable columns X and Z.

Table 3. Cross Loading

	Anti-Fraud Awareness	Whistleblowing System	Fraud Prevention in Village Fund Management
X1.1	0,723	0,119	0,396
X1.2	0,790	0,303	0,527
X1.3	0,790	0,213	0,422
X1.4	0,872	0,418	0,589
X1.5	0,875	0,439	0,536
X1.6	0,900	0,508	0,759
Z1.1	0,288	0,753	0,544

Z1.2	0,443	0,777	0,563
Z1.3	0,233	0,836	0,525
Z1.4	0,317	0,806	0,558
Z1.5	0,408	0,859	0,570
Z1.6	0,433	0,903	0,674
Y1.1	0,538	0,533	0,795
Y1.2	0,519	0,456	0,762
Y1.3	0,583	0,670	0,873
Y1.4	0,416	0,526	0,791
Y1.5	0,636	0,595	0,794

Source: primary data processed, 2023

Table 4. Construct Reliability and Validity

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
<i>Anti-Fraud Awareness</i>	0,909	0,947	0,928	0,685
Whistleblowing System	0,905	0,912	0,927	0,679
Fraud Prevention in Village Fund Management	0,863	0,872	0,901	0,646

Source: primary data processed, 2023

If the average variance extracted (AVE) value is more than 0.50, the validity category is represented. Table 4 demonstrates that all three variables have AVE values of more than 0.50, indicating strong discriminant validity for each variable. The Cronbach's alpha coefficient and the composite reliability test were used in the reliability testing process. When a study's composite reliability value and Cronbach's alpha coefficient are both over 0,70, it is deemed to be reliable. Table 4 demonstrates that the study satisfies dependability requirements. The composite reliability values, which are more than 0,70, specifically 0,98, 0,927, and 0,91, demonstrate this. If the composite reliability value has a value above 0,70, then the variable can be said to have high reliability. Reliability testing can also be seen from Cronbach's alpha coefficient values, namely 0,909, 0,905, and 0,863, which are more than 0,70. So it can be concluded that the research variables have a high level of reliability.

Table 5. Adjusted R Square (R²)

	R Square Adjusted
Fraud Prevention in Village Fund Management	0,647
Whistleblowing System	0,178

Source: primary data processed, 2023

The adjusted R squared (R²) value shows how much the dependent variable is influenced by the independent variable. Table 5 shows that the value of the village fund management fraud prevention variable (Y) is 0,647. This means that preventing fraud in managing village funds is influenced by 64,7% of the variables of anti-fraud awareness and the whistleblowing system.

Table 6. The result of Bootstrapping Calculation

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STDEV)	P Values
Anti-Fraud Awareness -> Fraud Prevention in Village Fund Management	0,459	0,458	0,094	4,867	0,000
Anti-Fraud Awareness ->	0,438	0,444	0,143	3,063	0,002

Whistleblowing System					
Whistleblowing System -> Fraud Prevention in Village Fund Management	0,498	0,497	0,094	5,277	0,000
Anti-Fraud Awareness-> Whistleblowing System-> Fraud Prevention in Village Fund Management	0,218	0,217	0,074	2,934	0,003

Source: primary data processed, 2023

The Influence of Anti-Fraud Awareness on the Whistleblowing System.

The research results in Table 6 show that the relationship between anti-fraud awareness (X) and the whistleblowing system (Z) has an initial sample value of 0,438. A positive value indicates a positive relationship between anti-fraud awareness (X) and the whistleblowing system (Z). A P value of $0,002 < 0,05$ means that anti-fraud awareness has a positive and significant relationship to the whistleblowing system. These findings mean that fraud queue awareness can encourage someone to report violations that occur in the organization (Annisa and Nurlaeli, 2022) and increase the socialization or communication of an effective whistleblowing system (Albrecht, 2012). Anti-fraud awareness can increase awareness of fraudulent behavior and make efforts to report it using the whistleblowing system for follow-up.

These results corroborate the pressure-justification fraud triangle theory, which holds that someone under pressure would rationalize their actions. If someone justifies their fraudulent behavior, they are capable of acting dishonestly. However, this can be a control to lessen fraud if he is aware that there is a fraud line. The results of this study confirm those of Yuniarti's 2017 study, which discovered a strong beneficial relationship between anti-fraud knowledge and the whistleblowing system.

The Influence of Anti-Fraud Awareness on Fraud Prevention in Village Fund Management

According to Table 6, there is a 0,459 initial sample value in the association between anti-fraud awareness (X) and fraud prevention in village fund management (Y). A positive value indicates a positive relationship between anti-fraud awareness (X) and the prevention of village fund management fraud (Y). A P value of $0,000 < 0,05$ means that anti-fraud awareness has a positive and significant relationship to preventing fraud in managing village funds. These findings mean that anti-fraud awareness can prevent village fund management fraud. Fraud prevention can be done by improving morals and ethics so that honest individual character can be built by raising anti-fraud awareness for every employee in the village government.

These results corroborate the pressure and rationalization components of the fraud triangle theory. When under duress, a person may justify their fraud by saying it was typical and frequent. On the other hand, anti-fraud awareness works to prevent fraud in the management of village funds, which is harmful to the village government, the community, and the individuals involved. It also makes all stakeholders in the village government more aware of potential fraud. The findings of this study corroborate those of Budiantoro et al. (2022) and Insani et al. (2020).

The Influence of the Whistleblowing System on Fraud Prevention in Village Fund Management

The research results in Table 6 show that the relationship between the whistleblowing system (Z) and fraud prevention in village fund management (Y) has an initial sample value of 0,498. A positive value indicates a positive relationship between the whistleblowing system (Z) and preventing fraud in village fund management (Y). An association between the whistleblowing system and fraud prevention in village fund management is positive and significant, as indicated by a P value of $0,000 < 0,05$. These findings mean that the existence of a whistleblowing system in the organization can prevent fraud in managing village funds. The whistleblowing system encourages every party to speak up by reporting acts of fraud that occur in the management of village funds.

These results lend credence to the fraud triangle theory, which holds that anyone may perpetrate fraud given the right conditions. A whistleblower system, on the other hand, can reduce the likelihood of fraud since anybody involved in village administration can denounce fraudulent

activity, which is then investigated, and supporting documentation is gathered. The research of Anandya & Werastuti (2020); Dinda Natalia & Sujana, (2022); Pramudyastuti et al. (2021) is supported by the findings of this study.

The Influence of Anti-Fraud Awareness through a Whistleblowing System on Fraud Prevention in Village Fund Management

The research results in Table 6 show that the relationship between anti-fraud awareness (X) through the whistleblowing system (Z) and fraud prevention in village fund management (Y) has an initial sample value of 0,218. A positive value indicates a positive relationship between anti-fraud awareness (X) through the whistleblowing system (Z) and the prevention of village fund management fraud (Y). A P value of $0,003 < 0,05$ means that the whistleblowing system can be an intermediary variable in the influence between anti-fraud awareness and fraud prevention in village fund management. The whistleblowing system is one of the village government's strategies to prevent fraud in managing village funds. If everyone in the company supports this system by being aware of the dangers of fraud, it will function at peak efficiency. Village governments can stop fraud in the management of village funds by having a whistleblower system and anti-fraud knowledge.

These results provide credence to the pressure, opportunity, and rationalization components of the fraud triangle theory. An individual may engage in fraudulent action if they come into a circumstance where they feel pressured to do so. An open chance might turn into the possibility of someone acting dishonestly, and the desire to commit fraud will grow when someone finds a way to justify dishonest activity. By raising anti-fraud awareness, village governments can take steps to uphold morals and ethics. This will enable the implementation of methods aimed at lowering the risk of fraud in the whistleblowing system, which will in turn prevent fraud in the village funds.

5. CONCLUSION

The research results have led to the following conclusions: anti-fraud awareness has a significant effect on the whistleblowing system, anti-fraud awareness has a significant effect on preventing fraud in village fund management, the whistleblowing system has a significant effect on preventing fraud in village fund management, and anti-fraud awareness affects preventing fraud in managing village funds through a whistleblowing system. Reducing fraud in village fund management can be achieved in part by encouraging everyone in the village administration who is aware of anti-fraud measures to report any infraction.

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